

JOHN BULL

Vol. I. No. 20

SATURDAY, OCT. 20th, 1906.

ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

*The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull*

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.



Contents

John Bull's Biscuits.

The World, The Flesh and The Devil.

John Bull in the City.

V.—The Post Office Savings Bank.

Lord Rosebery's "Randolph,"

By Frank Harris.

For John Bull's Women-Folk. By Mrs. Bull.

John Bull's Picture Post-Cards.

Cartoon.

A Saltatory Fable.

A London "Mock" Auction.

Two Weeks in a London Jam Factory.

From James to John

Bulls-Eyes.

John Bull's Letter Bag.

Racing Notes and Ideas. By W. Lotinga
("Larry Lynx" of *The People*),
etc., etc.

ALARMING INCREASE IN BALDNESS!

A Remedy Offered Free,

Which possesses all the elements that go to produce a good head of hair. Its powerful stimulating properties go straight to the hair-roots, giving them a life and vigour they never knew before, and life and vigour to the roots mean more hair, stronger hair, better hair. It will assuredly do all this for YOU, as it has done for thousands of others.

EDWARDS "HARLENE" FOR THE HAIR

THE GREAT HAIR PRODUCER AND RESTORER.
THE FINEST DRESSING. SPECIALLY PREPARED AND DELICATELY PERFUMED.
A LUXURY AND A NECESSITY TO EVERY MODERN TOILET.

Under Royal Patronage and supplied direct to—

H.M. THE QUEEN OF GREECE.
H.R.H. THE DUCHESS OF SPARTA.
H.R.H. PRINCESS HOHENLOHE.
H.I.H. THE GRAND DUCHESS
GEORGE OF RUSSIA.

H.R.H. THE CROWN PRINCE OF
GREECE.
H.R.H. PRINCE GEORGE OF GREECE
PRINCESS ANNA HOHENLOHE.
H.I.H. THE GRAND DUCHESS OF
MECKLENBURG SCHWERIN.

H.R.H. PRINCESS
MARIE OF GREECE
writes: "Messrs. Edwards' Pre-
paration, 'Harlene' for the Hair,
has given every satisfaction."

H.I.H. GRAND DUCHESS
GEORGE OF RUSSIA
writes: "Please send me at once
six bottles of 'Harlene,' the same as
formerly sent to H.I.H. when
Princess Marie of Greece."

MRS. LANGTRY
writes: "Previous to my using 'Har-
lene,' my hair had become brittle, and
was falling off. I have used your
preparation daily for 18 months, and
my hair is quite restored. I cannot
recommend 'Harlene' too highly."

MISS JULIA NEILSON
writes: "I am at present trying your
'Harlene' for my hair, and find it one
of the best hair tonics and restorers I
have ever used, and I have tried
many."



DR. GEO. JONES
writes: "I have examined and practically proved that 'Harlene' is not only an excellent grower, but is also a preventive against the loss of hair from falling out, and produces a luxurious growth by continued application.—Great Russell Mansions, Bloomsbury, London, W.C."

MR. HARRY DE WINDT
writes: "I think it right to tell you that on my return from my recent Land Expedition from Paris to New York I was practically bald; the few hairs I had left were rapidly coming out. I have only used your 'Harlene' for two months, and am perfectly astounded at its marvellous results. My hair has ceased dropping out, and is growing again quite thickly, and I can safely testify from personal experience to the marvellous effects of your 'Harlene.'"

Sample Bottle Free	Will be sent to any part of the World to any person filling up this form and enclosing 3d. for carriage. (Foreign stamps accepted.) If presented personally or at our office, no charge will be made. NAME ADDRESS "JOHN BULL"?, 1906.	A Trial Costs Nothing
--	---	---

1/-, 2/6, and 4/6 per bottle from Chemists and Stores all over the World, or sent direct on receipt of Postal Order.

EDWARDS' "HARLENE" CO., 95 & 96, High Holborn, London, W.C.

JOHN BULL.

*Politics without Party—Criticism without Cant;
Without Fear or Favour—Rancour or Rant.*

No. 20.

Saturday, October 20th, 1906.

One Penny.

NOTICES, &c.

The Publishing Office of JOHN BULL is at 186, Fleet Street, E.C., where all trade inquiries should be sent.
The Editorial Offices are at 56a, Pall Mall, S.W.
All editorial inquiries MUST BE MADE BY LETTER.
All matter appearing in JOHN BULL, unless otherwise signed, is editorial.

TO ADVERTISERS

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

SUBSCRIPTION RATES.

UNITED KINGDOM — PER ANNUM, POST FREE. — — — 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

All business communications to be addressed to the Publisher, JOHN BULL, 186, Fleet Street, London, E.C.

THEATRES, ENTERTAINMENTS, ETC.

LONDON TWICE DAILY, HIPPODROME
at 2 and 8 p.m.
AN ENTERTAINMENT OF UNEXAMPLED BRILLIANCE.

GAIETY THEATRE. Manager, MR. GEORGE EDWARDES.
Every Evening at 8.15 (Doors open, 7.50). THE NEW ALADDIN. A Musical Extravaganza. Matinee every Saturday at 2.15 (Doors open at 1.50). Box Office open daily from 10 till 10.

ALHAMBRA. — "L'AMOUR," GRAND BALLET. —
SIGN. MARIA BORDIN, Premiere Danseuse.
MDLLE. ANNE DANCREY, La Celebre Etoile Parisienne.
URBANORA Up-to-date Pictures, etc.
Doors 7.45. Manager, George Scott.

The place for a QUIET LUNCH, a COMFORTABLE DINNER, and a COSY SUPPER.

THE WEST END HOTEL,

Arundell Street, Coventry Street,
PICCADILLY CIRCUS, W.

In close proximity to all the leading places of Entertainment.

EXCELLENT CATERING AT STRICTLY MODERATE TARIFF;
TABLE D'HOTE or A LA CARTE.

The Choicest Wines and Liqueurs and Finest Brands of Cigars a Specialite.

Telephone:
5212 Central.

Proprietor:
E. PORTA.

WHY PAY RENT?

The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment

DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free.

GOOD PROSPECTS FOR ACTIVE AGENTS.

BRITISH HOMES ASSURANCE CORPORATION, Ltd.
4, Paul-st., Finsbury, E.C. M. GREGORY, Managing Director.

John Bull's Biscuits.

AWARD No. 64.

For attributing the falling birth-rate to the increased rental of small cottages,
THE EDITOR OF THE "DAILY MAIL"
TAKES THE BISCUIT.

AWARD No. 65.

For stating that the occupation of a "top-back" room, even at a rental of £50 a year, disqualifies a person otherwise entitled to the franchise,
MR. W. F. WEBSTER
(the Revising Barrister of West Islington)
TAKES THE BISCUIT.

AWARD No. 66.

For stating in the "Jungle" that the domestic dishwashing is the "most filthy and deadening and brutalizing work; that it is the cause of anæmia, nervousness, ugliness, and ill-temper; of prostitution, suicide, and insanity; of drunken husbands and degenerate children —"
MR. UPTON SINCLAIR
TAKES THE BISCUIT.

AWARD No. 67.

For stating that in three-cornered contests, where the candidates are Liberal, Conservative, and I.L.P., the usual result is that the I.L.P. man heads the poll, and the Liberal is at the bottom,
THE EDITOR OF THE "LABOUR LEADER"
TAKES THE BISCUIT.

AWARD No. 68.

For his triumphant argument that the proceedings at the Congress of the Amalgamated Society do great credit both to Mr. Richard Bell, M.P., and the railway men opposing him,
MR. L. G. CHIOZZA MONEY, M.P.,
TAKES THE BISCUIT.

THE WORLD, THE FLESH, AND THE DEVIL

[The Editor discourses upon passing events and topics of the day.]

As a specimen of the depths to which yellow journalism has fallen in this country, we direct attention to the following despatch from the Daily Mail's Havre correspondent in reference to General Ouchakoff, who is pursuing his wife and her paramour:—

I approached the general and asked him if he would tell me whether he intended to continue to pursue his wife, and also what he thought of her statement that she had abandoned her dowry to him, and that he intended to lock her up in a lunatic asylum.

The general immediately replied in a trembling voice: "I have nothing whatever to say to the Press. This is a private family matter, and I already gather that a romance has been made of it. Please leave me to myself."

I am writing this in a cab outside the Russian Consulate, into which the general and his friend have gone, while a cab waits without. I have a telegraph messenger with me in the cab to carry despatches.

And Lord Northcliffe is a Peer of the Realm!

Instead of grumbling over the paucity of attendance, and meanness of the collection, as our ministers are prone to do, let them follow an American example. A

Methodist minister of Philadelphia has secured a crowded congregation of men by selecting the twelve comeliest ladies of his flock to show worshippers to their seats and hand round the collection plates. This is how the report winds up: "The young men vied with each other in putting in the biggest sum and winning the sweetest smile—but the sweetest smile of all was that on the face of the Rev. Ebenezer Decker, as he counted the offertory in the vestry." We can quite believe it. Why doesn't Father Vaughan take the hint, and instead of railing against the "Smart Set," enlist the services of some of them? They are champion collectors.

If President Roosevelt, the great spelling reformer, should pay a visit to London, it is hoped that he will not neglect to call at St. Paul's Cathedral, where he will find a tribute to his world-wide genius. Sir William Richmond's new scheme of decoration includes exhortations from the Psalms in the great arches under the dome. We say the exhortations are from the Psalms, because we seem to have heard them in church, but as a fact they may be from President Roosevelt's Nu Spelling Book. At all events we look up and read: "P'se Him in the sound of the trumpet, P'se Him upon the lute and harp. P'se Him accord'g to His excellent greatness." For our part, we think the Dean and Chapter might find some other way to p'se Him; and if this be p'se according to the spirit, we prfr p'se accord'g to the ltr.

With all respect to the *Petit Parisien*, there are doots whether our contemporary is right in its statement that "the frenzy of emancipation which is making itself felt throughout the world has now seized on calm and beautiful Scotland to such an extent that 'Scotland for the Scots' will soon be the order of the day." Nothing is more improbable than that Scotland will be for the Scots in this century. It is much more likely that England will be for the Scots, judging by the number of Scots who do not go back to their native land. That they are an able, generous, philanthropic, unselfish, porrageous, self-sacrificing people is not to be denied. Scotland is where our Prime Ministers, provision merchants, and whisky come from; let us not forget that—also where Scotsmen earn their railway fares to England. Ireland for the Irish, Wales for the Welsh, and Scotland for the Jews, if you like; but Scotland for the Scots—never in our day.

Pressmen have a crow to pluck with Mr. Asquith, of the National Cash Box. "Theirs," he told an East Fife audience the other day, "is the most sinister and nefarious of all professions. They intrude with wonted unseemliness into others' domestic intimacies, and prepare to give to the world things we say to one another in confidence." Mr. Asquith is not the most brilliant of humourists, and it may be that he regards this as a scintillant jest instead of as a verbal ferocity uttered with bad tact and worse temper. If he has achieved indigestion, he should take something for it. But even a dyspeptic Chancellor of the Exchequer has no right to fling such words as "sinister" and "nefarious" at the heads of men who perform ably, conscientiously, and, in general, with discretion and judgment, important national services. Mr. Asquith is not the most popular of public men, and this utterance may come home to roost.

And what about the Earl of Wharnccliffe?—though, as his lordship is only an obscure person whose name nobody ever hears except in connection with coals, anything he may say about anything or anybody anywhere, at any time, has naturally less weight. Still, we cannot help remarking on the gratuitous impertinence of such a person publicly stating that "the Prime Minister is a mediocre statesman suffering from a swelled head." We have never painted Sir Henry as a great genius, or as an ideal leader of men; but when it comes to Earl

Wharnccliffe—well, perhaps he will favour us with his views on the greatness of Mr. Balfour.

That is a pretty little advertisement which was inspired on behalf of Sir William Holland, M.P., at a meeting of the Dover Chamber of Commerce the other evening, when the chairman, a Mr. Falconer, announced that Sir William was to be appointed Minister of Commerce. Sir William, who heard the statement made, took the glory to his white shirtfront, and uttered no contradiction when he arose to speak. Having a night to sleep over the matter, however, he authorised an announcement that there is no foundation for the statement. Whether Sir William will, or will not, ought, or ought not, to be Minister of Commerce does not arouse any special enthusiasm in our breasts, for the moment; but, on the face of things, apparently Sir William informed Mr. Falconer that he might, could, should, or would be Minister, and Mr. Falconer, unable to bottle-up so tremendous a secret, "blew the gaff." Since the denial, the Dover chairman has added that "from information which is in the possession of the Associated Chambers of Commerce, he has every reason to believe the accuracy of his statement." In any case, it is not usual for a prospective Minister to advertise until his appointment has received the sanction of the King. She is a wise hen which does not count her chickens before they are hatched. And, after all, Sir William as Minister of Commerce!

Mr. Gladstone had a way with him. We remember the case of a certain Dean to whom the G.O.M. offered a Bishopric in the ordinary way—that is to say, he inquired whether the Dean would accept the call up higher, in case Her Majesty should approve his elevation. Naturally, he said he would (one does not often hear of Deans refusing lawn), and Her Majesty was informed of the divine's readiness to don the mitre and bear the staff. The Dean, full of glory, could not hold his tongue. He told the press prematurely, and, much to his chagrin, he "heard no more about it." It is well known, too, that the Queen never forgave Randy for rushing to the *Times* with the news of his resignation before it had been offered to her. The truth is, the art of self-advertisement always needs discretion.

Here is a nice point of law. A solicitor, having embezzled the money of a client (as solicitors sometimes do), and anticipating arrest, hit upon the brilliant idea of getting what is known in Chancery as a "four-day order" made against him. That is to say, he was ordered by the Court to bring in the money within four days, failing which, to be committed to prison, for contempt. He then went to Holloway, as a first-class misdemeanant, and after six months was released. Better than five years' "penal"!

Seven millionaires are in hand, two are in sight, the revenue is on the bounce, and six months of the financial year have yet to run; so that if Mr. Asquith fails us, we shall be inclined to say to him, "Cassio, I love thee, but never more be officer of mine."

The striking address which the liberal-minded Bishop of Birmingham, Dr. Gore, delivered at the Church Congress the other day, should compel the Episcopacy furiously to think. The clergy, he said, with bitter, fearless truth, are not in touch with the mass of labouring people, and "is not this," he asked, "because ours is the church of the rich rather than that of the poor?" "The Church—there, there is your enemy!" Gambetta once told the French people. That can hardly be said truthfully in England. On the other hand, the English Church remains an aristocracy, and is never with the people in great questions. It dines with the rich, as we said a few weeks ago, and preaches at the poor.

What is this? A batch of circulars relating to a Hungarian lottery—*posted in Egypt* and delivered by our Post Office for a penny! What says Mr. Sydney Buxton?

The rumour that the Midland is to become a one-class railway line, has naturally created some anxiety in the higher circles, which prefer as little contact with "the horny-handed sons of toil" as possible, especially in the narrow confines of a railway carriage. Apart, however, from these naturally superior people, there are those who are of a retiring, sensitive disposition, and these are not likely to regard a one-class innovation with favour. One navy with a pick-axe, or one lady with a fish-basket, or one son of Belial with a copious vocabulary, is able to make the shortest railway journey an eternity of sorrow and pain. Whether, all things said from the social point of view, the conversion of the Midland from a two-class to a one-class line would be a first-class change is another story.

A writer in one of the New York papers says that, given Ibsen well played, most men would be content if there were no drinks between the acts. This suggests a question we have often thought of asking: "Do men really drink between the acts?" Our observation may be at fault, but it appears to us that they depart mainly for the purpose of fetching chocolates.

"Your father's son could not tell a lie," said a New York magistrate the other day, when Mr. Theodore Roosevelt, jun., had explained how he came to be run in, during a street brawl. It is not a matter of thrilling interest whether he could or whether he couldn't; but the magisterial observation compels us to wonder what would happen if all the world and his wife suddenly decided to tell the truth—the truth, the whole truth, and nothing but the truth. Never, surely, since the dawn of creation, "when earth was nigher heaven than now," would there have been such trouble. Robespierre and the Red Terror would be nothing to it.

"Truth?" once exclaimed the jesting and the Only Shaw, "there ain't no sich thing." If that be so, then, of course, none of us, not even the most saintly of us, has any other alternative but to go our ways "telling" to one another, which, to be candid, is what we do. Indeed, we have all got so used to this arrangement, and it is so well understood, and some of us practise to deceive so much better than others, that the world would be upside down in a twinkling, if all of us commenced to strip off the mask and reveal ourselves for what we are. However, this is one of the revolutions which is never likely to happen. We have all too much regard for the amenities of civilised society.

A vivid light is thrown on the causes of such railway disasters as those at Grantham and Salisbury by the letter which Mr. Bell, M.P., read at the conference of the Amalgamated Society of Railway Servants the other day. This letter was from a locomotive superintendent, and had been sent to an engine driver, complaining that he had not gained sufficient on the scheduled time of the train in his charge. "I have selected your name from several others as a man who would do a bit of running," says this inspirer of railway scorchers, "but if you cannot do better than this I shall have to take you off again. Since the train has been worked by —, 273 minutes have been gained, and neither engine nor coal must be spared to gain time for this train." That is a scandalous and disgraceful letter, and the man who wrote it is unfit to hold his position. It is an incitement to murder.

There is humour everywhere—but it is not generally found in Blue Books. The following, however, is from

a recent volume bearing the heavy title of "Further Correspondence relating to the Island of Tristan da Cunha": "Tristan da Cunha is generally supposed to be a huge rock in the middle Atlantic . . . inhabited by a dusky British race, who live on fish, the spoils of the wrecks which strew its iron-bound coasts, and the publications of the Religious Tract Society, which are conveyed there annually by His Majesty's vessels of war"—whilst on another page it is stated that dyspepsia is the only disease from which the islanders suffer!

Our articles, and our questions to Sir Edward Grey have borne fruit. Mr. Whitehead, the British Minister at Belgrade, has kept severely aloof from all regicides, so far. The other day four of them, on malice intent, engaged the table next his at the Grand Hotel. Directly he espied the special decoration which Peter bestowed upon them in recognition of their crime Mr. Whitehead called a waiter and requested to be served at another table. His position is by no means an easy one, and he should never have been placed in it.

With the Rev. Dr. Townshend, the wish is father to the thought, with a vengeance. Addressing a Conference of the Cheshire Free Church Councils, he inveighed in the usual manner against the alleged habits of the mythical "smart set." The King, he said, had set his face against this desecration of the Sabbath. Warming to his subject, he continued, "the King is giving up his racing stud, and he trusted this action would be followed in a short time by His Majesty's absenting himself entirely from every racecourse." What can anybody make of this? Is it imbecility, hypocrisy, or servile flunkeyism? Only a few weeks ago, in answer to a correspondent, the King caused a letter to be inserted in the Press, indignantly denying that he had any intention of severing his connection with racing. Indeed, we venture to assert that not the least agreeable days of His Majesty's life are those on which he seeks respite from his labours upon Newmarket Heath and other racecourses. And who can say that *per se* there is anything in racing unworthy of a king?

Our articles on undischarged bankrupts have led to a useful discussion at the conference of the Society of Accountants and Auditors. Most of the speakers advocated the amendments to the law suggested by us, and it is to be hoped that effect will soon be given to them. We cannot, however, see eye to eye with Mr. Harry L. Price upon one point. He suggested that undischarged bankrupts be compelled, when re-starting in business, to disclose their position upon every document issued by them. To be logical, Mr. Price should also have insisted upon their wearing a distinguishing badge on their arms.

In regard to an undischarged bankrupt obtaining credit, the law is already sufficiently strong. He is obliged to disclose his position to every person from whom he seeks to obtain credit for £20 or upwards. Mr. Price, however, says he cannot understand why a bankrupt should be permitted to incur a debt of nineteen guineas without such disclosure, and be immune from punishment. As well might he ask why the payment of 10s. in the £ may procure for a bankrupt an immediate discharge, and the payment of only 9s. 11½d. subject him to a minimum suspension of two years. The humiliation of bankruptcy is surely sufficient without its involving the obligation to take your baker and your butcher into your confidence.

[We much regret that unusual pressure upon our columns, consequent upon advertisement requirements, compels us to defer our second article upon the Salvation Army until next week.]

IN THE CITY.

The Froker and the Lady—"When Greek Meets Greek."

Miss Rosalie Glibbery, of 21, Wolfington Road, West Norwood, S.E., has been good enough to send us some papers, with a covering letter, which have amused us very much. It is a rare treat to find a member of the community exhibiting discernment and common sense in dealings with gentry who promise to make fortunes for others out of pure love for the stranger, and it is refreshing beyond measure to find that there are some persons, even ladies, who are not to be taken in by impudent pretence.

Some little time ago Miss Glibbery received a letter from the Secretary, one Alice, of the Mining and General Investments Corporation, which dates from County Chambers, Hounslow. This letter recommended Miss Glibbery to buy Pen-Wyoming copper shares at 4s. each. Miss Glibbery, who had not previously known of the existence of the Mining and General Investments Corporation, thought she would write for some more particulars, and in reply to her letter she got one from the corporation with the long name, under date October 8th, in which she was informed that:—

"It is impossible to find an investment as safe and as lucrative at the present stage, and with such magnificent prospects of large profits, as this (The Pen-Wyoming Mine). Our price to-day is 4s. each, and in view of the numerous inquiries to hand it is advisable that you should let us know by return post how many you wish to secure, as a rise is imminent, and applications for shares will be dealt with in rotation."

Accompanying this letter were four foolscap pages of a typewritten description of the assets of the Pen-Wyoming Copper Company, and also an elaborately got-up brochure with 27 large illustrations of the mine and its machinery.

Miss Glibbery, a lady evidently of inquiring mind, replied acknowledging Mr. Alice's letter and enclosures, and making further inquiries. In this letter she mentioned that she had asked her bankers for advice as to the mine, and they—good old-fashioned folk—had referred to Burdett, only to find that the Pen-Wyoming Copper Company was not in its pages. Mr. Alice remarked upon this that Burdett "does not contain information of a very present character," and that the bankers, if they had been up-to-date people, would have referred to "one of the financial papers." Mr. Alice repairs the omission by sending Miss Glibbery a copy of the Stock Exchange quotations published by our excellent contemporary the *Financial Times*, which quotes Pen-Wyoming shares at from 4s. to 4s. 6d. In doing so he informs Miss Glibbery that:

"So much more information can be given at an interview than by correspondence, that our manager, taking advantage of the fact that he was at Sydenham, called upon you to-day. Unfortunately, you were not in."

In reply to this further communication Miss Glibbery sends an answer which is so excellent that we publish it *in extenso*.

"21, Wolfington Road,
West Norwood, S.E.,
October 11, 1906.

"Sir,

"Yours to hand with various papers. I appear to be very fortunate in not having parted with any money to the high-sounding concern of which you call yourself 'manager.' I am told that it is something more than suspicious when circulars of mining properties are addressed broadcast from small obscure places like Hounslow to women with capital. I note the price given by the *Financial Times*. If this is genuine, why do you have to circularise strangers and run all over the Metropolis to get women to buy your shares at 4s., when this price can be got for them on the Stock Exchange?"

"I thank you for the photos of your company, with the twelve men scattered over a 10,000,000 dollar mining property."

"When these men have not been reproduced in the photos the views might well be called 'Still Life.' I note 'Burdett's Intelligence' does not contain information of a very present character. It does not—there is nothing about the Mining and General Investments Corporation. Perhaps its doings will be written later elsewhere. I am sending your papers where I think they will be of interest.

Yours, etc.,

ROSALIE GLIBBERY.

"P.S.—Your remark that the manager 'took advantage of the fact of being at Sydenham to call upon me,' will cause a ripple of laughter to sweep over sleepy Norwood."

We do not think it likely that Miss Glibbery will be troubled with any further applications from Mr. F. Alice, and the Corporation which is honoured by his services as Secretary. We wish other ladies who are pestered by these sort of people would act as Miss Glibbery has acted.

The London and Paris Exchange.

We have received a very large number of letters with respect to the article upon the London and Paris Exchange which appeared in our issue of October 7th. Considerations of space compel us to postpone until next week (when JOHN BULL will consist of 36 pages) any extended comment upon these communications, but meantime we may direct attention to a few of them, and the London and Paris Exchange may think fit to reply to such of them as call in question their methods of business. In that case we shall, of course, be happy to find space for their reply.

A correspondent writing from 43, Berners Street, W., says:—

"I thought it might interest you to see the enclosed circular, which I received this morning. I may say that these people are continually pestering me with similar matter, and also sending me a copy of the *Daily Report*, although I have never had any dealings with them, nor do I dabble at all in stocks and shares."

What our correspondent calls a "circular" is a post-card addressed to The London and Paris Exchange, Limited, having on it a halfpenny stamp, and upon the other side an order obligingly signed in our correspondent's name, and with his address, requesting the Exchange to send him "100 Sound Investment Securities."

Another correspondent, writing from Yorkshire, says:—

"The London and Paris Exchange publish a book called 'Investment.' In it they give an 'example' showing how one buys at the middle price plus 3d. per share, and can sell at the middle price minus 3d. per share. This, of course, strikes one as perfectly fair. It turns out, though, that there are only about 10 shares they deal in in this manner. The book gives no 'example' of how they deal in the hundreds of other shares. I can give an 'example.'"

"Amongst some shares I asked for on the marginal investment system were 40 quoted in the *Daily Report* at 1 to 1. It turned out that I was buying at the top price and having to sell at the bottom. Thus, if I had bought them in one breath and sold in the next I should lose £5 straight away on less than £20 worth of shares. I acknowledged, when it was pointed out, that it was my mistake in not having read their book more closely, and not having more knowledge of the subject. I had relied too much upon their 'example.'"

A Parkstone correspondent has been rendered distrustful by an offer of London and Paris Exchange Debentures. He writes:—

"A little over six months ago their manager at Southampton offered me some London and Paris Exchange Debenture stock. One hundred pounds, I believe it was, to be redeemed in about a year at £110, and also 5 per cent. interest was paid. This really meant 15 per cent. interest for one year. This did not appear to me a very sound transaction, and from that date I have had very little to do with them."

A Shepherd's Bush correspondent thinks our article should have shown how the London and Paris Exchange deal with securities which their clients lodge with them in lieu of margin. The majority of people might not see how it works. Our correspondent gives his experience as below:—

"Suppose a man elects to buy some shares through the L. and P., and, instead of sending money as margin, he sends valuable scrip (which he has no intention of realising), merely as a security to assure his payment of any differences. What happens. They first refuse to accept the scrip (which we will say represents 50 Unions) unless transfer papers are signed, merely as a matter of form, and when this is done they promptly contango it and enter the shares on his account, as if bought from them, charging 5 per cent. (or 6 per cent.) interest on the full purchase prices."

"The client is thus in the happy position of having to pay interest and differences if a fall should occur, not only on shares he has just bought, but also on his own actual property, and should he remonstrate he is told it is the market custom."

One of the late Branch Managers of the London and Paris Exchange writes to us as follows:—

"I might mention that I had to resign my position as manager of the Norwich branch, as I declined to advise my clients to purchase rubbish shares, such as Lady Lochs, etc., etc."

"I went to Paris for them, and was advised to recommend the clients Kador Mysors. Mandeville came over to Paris, and said these shares were going to 10s. They then stood at 4s. 6d. When we had sold about 6,000 a report came from Taylor's (the mining engineer), saying the mine was worthless."

"The shares dropped to 1s. 6d., and I was hosed off the Bourse. After that came Chindras shares and Salisbury Buildings, which Mandeville says are worth a five pound note."

We have only room for one more letter. If the facts are as stated, the London and Paris Exchange would seem to have a very remarkable system of making advances:—

"About last March I forwarded to the London and Paris Exchange forty Vogel Deep shares then standing at 7-16—8-16, as I wanted £10 loan. They sold the shares themselves, let me have £10, and the other day sent me a further £3 17s. 1d. they said was owing. To-day I received a notice from them demanding £7 10s., to close the account, they said. It seems to me they sold my shares for about £21, let me have £13 10s., and now want to get another £7 10s!"

As we have said, we shall find room for any reply the London and Paris Exchange may desire to make to the allegations in these letters.

The Century Insurance Company.

Our attention has been directed to an answer under this head that appeared in the City pages of October 6th. It is pointed out to us that whilst what we said was "strictly true," it is a "little unfair," in that we said, referring to the Century Company, "it is a small office established in 1885," which may be read in a disparaging sense. We are very sorry if any such impression has been conveyed. We know the Century to be a well-managed office, and that, relative to its liabilities, it has larger surplus funds than most other companies, and that is the only true test. At its first valuation it declared a bonus of 30s. per cent., which constituted a record Life Assurance.

We hope this statement will right any injustice we inadvertently did to this young and deservedly thriving Company.

The continued fall in *Pekin Syndicates* is mysterious, and from what we hear the directors' troubles have only begun. There is no doubt that the area is so water-logged that mining is extremely difficult, if not dangerous, and when obtained the coal is hardly satisfactory—is it Mr. Carl Meyer?

Kutais Mining and Timber Concessions, Ltd.

This company has recently been formed with a capital of £150,000, divided into 150,000 shares of £1 each, for the purpose of developing the Tchalis Mts. Forest and mineral property situated in the Government of Kutais, Trans-Caucasus, and which consists of an area of about 80,000 acres. 1,500 desiatines of the forest, and 1,000 desiatines of land for agriculture and pasturage, are to be assigned to the co-proprietors from whom the company has acquired a lease of the property for 30 years on most favourable terms, with option of renewal for a further 30 years.

The timber is, we are informed, an asset of great value. Taking 250 trees to the desiatine, which is considerably lower than the estimate of the Senior Government Surveyor of the Kutais District Court, the forest land consists of 5,700,000 trees, approximately, and they are of beech, oak, lime, cedar, pine, rosewood, ash and palm (box).

The secretary of the company states that he has already in hand considerable orders, and estimates to put the commencing profit at £172,500 per annum.

The conditions with regard to transport and economical working are said to be very favourable.

In addition to the large profits to be made from its timber, the estate possesses valuable deposits of iron ore, magnetite, manganese, silver, lead ore, coal, and petroleum.

INQUIRIES.

INSURANCE OF FUNDS.—E. S. (New Cross).—The insurance of the lives of other people without their knowledge is, as a rule, objectionable. But insurances can be effected for small amounts, such as you apparently require, to cover the cost of burial and so on. You should apply to an industrial company, and probably the best for this purpose would be the Prudential.

INSURANCE OF LIFE.—C. J. H. (Brentford).—The answer to the first five of your questions is in the affirmative; to the seventh in the negative. As to the sixth, there are other insurances we like better. For example, there is the special deferred annuity scheme of the Hand and Hand Insurance Society, whereby the person can make optional payments at any period in exchange for which the society gives him contract notes showing the amount each payment purchases at the specified age, and also the cash value at that age in lieu of annuity. If the policy is surrendered, or given up at any time, the insurer gets all his payments back, plus 3 per cent. compound interest. There are no deductions at all, and he can even get rebate from the Inland Revenue. Under this scheme the man has his hand on his money all the time. A great advantage.

THE ACCIDENT CONSOLIDATED CORPORATION.—J. S. P. (Newgate Street).—We will look into the matter.

AMERICAN EXPLORATION COMPANY.—AGENT (Liverpool).—We should prefer another selection.

INTERNATIONAL STOCK EXCHANGE, LIMITED.—CONTANGO (Sheffield).—Better have nothing to do with them.

BRITISH HOMES ORIENTAL.—W. A. (Pentire).—Under the circumstances we think you had better go on paying.

MERCANTILE GOLD.—I. H. D. (Bath).—It may be better to hold, but the outlook is very doubtful.

MILBURN BROTHERS, LIMITED.—C. W. (Leven, N.B.).—If you can get the price you name in your letter, we think you had better sell. We have returned the papers you sent for our inspection under cover.

HUNGARIAN LOTTERY.—HENITHO (Richmond).—We hope your friend will win a prize at the first drawing, but it will be a little surprising if she does, and we are sure that if she goes on she will pay the lottery people more money than ever she gets from them.

T. V. STREET MUTUAL BENEFIT SOCIETY.—INQUIRER (Edinburgh).—(1) The society seems to be rapidly increasing its business, but we have no special information about it. (2) We are very much obliged to you for the kindly interest you take in JOHN BULL.

CORPUS PROPOSITIONS.—J. A. S. (Upper Holloway).—The "Count" is a very real person, and so far as the newspaper paragraph you sent us refers to him we do not know that it is very wide of the mark. For the rest we think you had better keep to home investments.

THE HEALTH AND SICKNESS ASSOCIATION.—HOSTIA (Aldersgate).—You should write to the secretary, calling his attention to the facts mentioned in your letter to us, and request an explanation. When you have done so, and have received his reply, write to us again, should it be necessary, and we will deal with the matter.

VARIOUS SHARES.—CHERUB (Putney).—(1) Much depends in the matter of Great Fingals upon developments at depth, but the recent circular has naturally created some doubt. We think Esperanza cheap at the present quotation. Loddon Deep Leads are, of course, very speculative, but very hopeful reports are being received. (2) With regard to your question as to the brokers you name being reliable and willing, "if things went badly for the client," to "give him reasonable facilities to save the situation," the answer, so far as fair dealing and solvency are concerned, is that you have nothing to fear, and you may rely upon their treating you fairly. But you could hardly expect them, or any other brokers, to run speculative transactions should the margin become exhausted, any more than a banker would allow a loan to run on when the value of the security had fallen to the level of the advance. Brokers, like other people, have to protect themselves.

HAMBURG LOTTERY.—HAMBURG (Halifax).—Our answer to Henitho meets your inquiry. We are of your friend's opinion. Your documents are returned under cover.

THE BRITISH EQUITABLE BOND COMPANY.—E. D. W. (Liverpool).—We do not like these bond companies.

THREE SHARES.—P. H. R. (Dudley).—We do not much like Nos. 2 and 3.

SAFE DEPOSIT.—J. F. J. (Birkenhead).—We never recommend deposit of money where such high interest is promised.

ABSTAINERS AND GENERAL ASSURANCE COMPANY.—CAUTIONS (Balford).—It is a small company with a subscribed capital of £65,000, of which £50,000 is uncalled.

CANADIAN PACIFIC.—A. M. N. (Greenock).—It is not wise to put any limitation to possible advances in this security, but we should be surprised if the shares reached 200 before the end of the year. As we write they are about 185. By all means hold if you want an investment. You could hardly better it.

ANGLO-FRENCH EXPLORATION.—ISLEAD (Gravesend).—They are not shares we can advise you to purchase.

INVESTMENT OF £60.—SCOTTIE (Liverpool).—We advise you to keep the £60 in the Savings Bank. The difference between the interest it gives you and what you could get from any safe industrial security would be too small to make it worth your while to remove it.

GAS SHARES.—MORRIS (Uloucester).—(1) We see no advantage in selling the shares just now. (2) The *Economist* and the *Statist* are the most trustworthy of the financial weeklies.

THREE SECURITIES.—CONSTANT READER (Obatham).—(1) The London and Provincial Bank shares leave nothing to be desired, and the liability (£25), usually a serious matter in Bank shares, is comparatively small. (2) The Japanese security is all right, and Consols can hardly get much below the price you gave for them. (3) Raphael Tuck's would give you the interest you want, and the security would be ample.

TWO ANNUITIES.—JOINT (London).—We do not quite understand your particulars. What is the character of the policy and its amount, and how much have you paid upon it? If you send us these particulars we will give you an actuarial opinion as to the amount of the annuity you could hope for from the £400 cash, plus policy.

DISTRICT MOTOR OMNIBUS COMPANY.—W. H. (Northampton).—We should hesitate to buy shares in any motor omnibus company. At present the trade is in a state of transition, and actual and possible rivalry is very formidable.

THE CENTURY INSURANCE COMPANY.—BISMUTH (Lewisham).—The terms seem liberal, and the company is excellently managed. We can see no good reason for your ceasing to subscribe to it if you are satisfied with what it offers. See what we say about the company *supra*.

SEVENTEEN SHARES.—DOUBTFUL (Brooklands).—We really cannot undertake to give you an opinion on each of the seventeen shares you name, but we may say, roughly, that for the most part they represent sound companies.

INVESTMENT OF £400.—GARS (London).—Government stock would give you the interest you name, and you would, of course, have no difficulty in getting rid of it. But you might get somewhat higher interest, say 3½ per cent., with practically as good security, by going to an insurance company.

MANCHESTER BROKERS.—H. J. S. (Westminster).—We cannot advise you to have dealings with them.

W. H. NEWHOUSE, SONS AND CO. (Bradford).—We are obliged to you for the copy you send us of your Motor Share List. It is handy, accurate, and up-to-date.

CARL HENTSCHELL'S, LIMITED.—BULLITE (Sydenham).—The company has been established some time, and is very capably managed; but it has to reckon with severe competition, and we should prefer other shares.

HOUSE PURCHASING COMPANY.—STRAITH (Dundee).—We have not the local knowledge necessary to answer your question.

CITY AND MIDLAND BANK.—E. S. (Chichester).—(1) We gather from your letter that bank shares are hardly a suitable investment for you. The shares of the London, City and Midland are £60, with £12 10s. only called up. The present quotation being about £50. (2) What is your complaint against the Provident Association?

HENDERSON AND CO.—T. B. (Glasgow).—We shall probably refer to your case at greater length next week; but surely you should not have been misled by the promise of strangers that if you sent them money on the cover system to speculate with on your account and you lost they would recoup you. Is it likely?

INTERNATIONAL SECURITIES SYNDICATE.—INQUIRER (London).—You have had a fortunate experience. Take our advice, close the account whilst you can do so without loss, and in future avoid Stock Exchange speculation.

TWO BANK SHARES.—AFRICA (Stockport).—You have no cause whatever for anxiety, both banks being of standing, but you will remember that there is a £75 liability upon the shares of one of them.

SCOTTISH WIDOWS.—S. W. (Streatham).—You should communicate with the manager, who would tell you the Surrender Value. You would probably get more by private negotiation, or at auction.

C. AND H.—B. E. O. I. (Welbeck Street).—We should prefer to put the money with Harrod's, where it would be absolutely safe.

GREAT BOULDER PRESERVANCE.—B. B. (Derby).—We should be inclined to hold, but get out if and when the quotation recovers to the price at which you bought.

NEW DE KAAP.—NORTHERN.—We should not risk more money in shares of this concern.

BUANA VISTA.—J. McV. (Glasgow).—We think very little of it. British experience of American issues has been anything but encouraging. As with the Insurance Companies, British shareholders have no grip on the management, and can seldom get trustworthy information as to development work. Sell, and cut your loss.

CONSOLS.—CONSTANT READER (Obatham).—You are not entitled to the October dividend. It was deducted at the beginning of the account.

INTEROCEANIC OF MEXICO.—S. G. (Wandsworth).—The annual report is due in a few weeks, and the market expects that the full Preference dividend will be forthcoming, with an announcement as to the payment of arrears by the issue of another interest bearing security ranking ahead of the Ordinary shares. Probably these anticipations will not be fully realised. Eventually a much higher price is likely, but you have made a handsome profit by following our advice, and we should take it.

NITRATE TRUST.—R. G. C.—The company is too much under the control of one group for profitable investment to be probable.

COLONIAL MUTUAL ASSURANCE SOCIETY.—W. L. M. (Walthamstow).—It is a sound society.

FOREIGN BANK SECURITIES.—SEA-SAIL (Glasgow).—We should not split it up, and the 2½ per cent. Consolidated Stock should serve your purpose as well as any. We thank you for your kindly reference to "JOHN BULL."

5½ PER CENT. INTEREST
can be safely obtained by investment in
JAPANESE GOVERNMENT AND
MUNICIPAL INTERNAL SECURITIES.
Full details furnished by
Archer J. Secretan, 79, Cornhill, London, E.

JOHN BULL IN THE COURTS.

[We only undertake to answer short legal questions in this column. In all cases where complicated questions, involving the consideration of documents, are put to us a fee of 5s. must accompany the inquiry.]

Objectionable Magistrates.

It is much to be regretted that it seems to be nobody's duty to officially censure stipendiary magistrates who refuse to do what the law requires them to do. The other day a Metropolitan Police magistrate was applied to by a solicitor on behalf of a client for a summons in a case of detainee. The solicitor was within his right, seeing that the Metropolitan police-courts have jurisdiction in these matters where the value of the goods does not exceed £10. Instead of granting the summons, the magistrate wanted to know why the solicitor came there—why he did not go to the County Court. Assuming this official to have the rudimentary knowledge of law that qualifies for his position, he must know that there was very good reason why application in a detainee case should be made to a police magistrate. If simple restitution is wanted, the police-court process is much simpler, more prompt, and less expensive than that of the County Court. That, presumably, is why the solicitor made the application to which the magistrate objected. The solicitor should have insisted upon the summons being granted; instead, he submitted to the refusal. But a magistrate has no more right to refuse a summons which the law requires him to grant than he has to violate or ignore the law in any other way. He is paid a handsome salary to administer it, and if he does not choose to do so he should make way for someone who will.

Trust Mon:ys.

We have received the following letter from a provincial solicitor of standing, who wishes his name to be withheld. It seems to us to put one side of the case very forcibly. But—*audi alteram partem*—and we shall be glad to hear from some London solicitor of experience who may care to put the London view. Our correspondent writes:—

"Mr. Arthur Middleton, a solicitor practising in Leeds, on Tuesday last brought before the meeting at Manchester of the London Law Society a matter of great importance both to solicitors and to the public. He is a member of an old legal family, and the president of a society in Yorkshire, called the Yorkshire Union of Law Societies, which has been formed for the purpose of protecting the interests of provincial solicitors, their interests having been found to clash in many respects with the interests of London solicitors, who are protected by their own Society. The proposal brought forward by Mr. Middleton is that certain authoritative regulations be laid down and become binding upon all solicitors with regard to the custody and administration of trust moneys under their control, such regulations to be of such a stringent character as to afford an ample protection to the public. Can this be done? Mr. Middleton boldly contended at the meeting that it was not the solicitors in the provinces but the solicitors in London who had cast a stigma on the profession. And by mentioning this, and referring to the conduct of a former member of the Council of the London Law Society, he created, it is said, quite 'a hurricane' in the room. He recalled, probably, to the minds of those present the scene which occurred but a short time ago in the House of Commons when the late Attorney-General, having replied to a question asking the amount embezzled by solicitors during the previous ten years, Mr. Gibson Bowles astonished the House by asking 'How much of that sum had been embezzled by members of the Law Society itself?'

"Mr. Middleton is, of course, working in the interests of provincial solicitors, and endeavouring to render unnecessary the passing of the Public Trustees and Executors' Bill which, if passed, will undoubtedly destroy the very best part of the provincial solicitors' business, and injure the innocent as well as the guilty. The London Law Society, who, in the provinces quietly work through a society called the Associated Provincial Law Societies, are opposed to Mr. Middleton's scheme; and Mr. Henry Attlee, the chairman of the meeting, also said he thought it very undesirable that there should be any legislation with regard to solicitors distinctive of that relating to other people. No doubt it is very undesirable. But it is far better for provincial solicitors that there should be such regulations made as Mr. Middleton suggests than that the business of provincial solicitors generally should suffer, as it will do if the Bill before Parliament becomes law. It really seems as if Mr. Attlee and the London Law Society rely upon the Public Trustees and Executors' Bill not passing. The Legislature, however, must do something in the matter; it will never do to let it rest as it is."

LEGAL ANSWERS.

TUCKER (Paignton).—On the hearing of the judgment summons explain your position, and apply for a new order for payment by instalments.

INCE (Nottingham).—The bank will have to bear the loss.

COMPTON (Henley).—You should serve notice within the time limited by the Companies Act that you dissent and require your interest to be purchased. Proceed to arbitration as the Act provides.

HARRY (Rugby).—You are entitled to compensation. The case can be tried locally. Instruct your own solicitor.

DAVIES (Gainsboro').—Send up the documents and we will see if you have any tangible claim.

CLAY (Woking).—Apply to the Local Government Board, who will supply the necessary information you require.

UNEQUALLED

IN DESIGN,
QUALITY
AND VALUE.



WINTER OVERCOATS

(to measure from 40/-

STYLISH AUTUMN SUITS

(to measure from 37/6.

Patterns of materials and easy self-measure guide, post free.

A VISIT OF INSPECTION IS
CORDIALLY INVITED.

ISAAC WALTON & Co.
LTD.

97, 99 & 101 NEWINGTON CAUSEWAY, S.E.
1, 3, 5, 7 & 9 LUDGATE HILL, E.C.
518, 520 & 522 BRIXTON RD., S.W.
442, 444 & 446 HOLLOWAY RD., N.
23-25 Grafton Street,
NEWCASTLE-ON-TYNE.
30 & 40, Parliament Street, YORK.

A Boon to City Men.

10 Minutes from Rail and Nice Country
Town, and 25 Miles from London. . .

FREE DEEDS.

NO LAW COSTS.

NO SURVEY FEES.

Land from £35 an acre. Good six-room residences on a large plot of land, with bath room and every modern convenience, from £285. Water laid on. Main Sewer. Situation as above described.

**POSSESSION ON PAYMENT OF 10%,
BALANCE SPREAD OVER 21 YEARS.**

Write for particulars of above, and estates in eleven different counties, to

HOMESTEADS, Ltd.,

(R), 27, ESSEX STREET, STRAND, W.C.

THE POSITION OF THE POST OFFICE SAVINGS' BANK.

V.—SOME SUGGESTIONS FOR REFORM.

By JESSE QUAIL.

[Mr. Quail concludes his searching examination of the finances of the Post Office Savings Bank, commenced in our issue for September 22nd.]

Proposals 3 and 4 would simply have the effect of causing a wholesale withdrawal of deposits, and their transference to "Municipal Savings Banks" and other investments, which pay 3 per cent.

An important factor of the present financial situation is the entry of Municipal Corporations into competition with the Post Office. Various Borough and County Councils have lately been borrowing money in small sums, on security of the rates, in preference to the issue of redeemable stock. Some of them take amounts of as low as £10, withdrawable at short notice. These "Municipal Savings Banks," as they are called, have not been a thorough success, and several Corporations who have tried the new plan of borrowing report that it has not attracted the money they require. All the same, they are serious competitors with the savings banks. The Inspection Committee of Trustee Savings Banks, in their last year's report, complain that the acceptance by municipalities of small sums on deposit at a higher rate of interest "tends to intercept the flow of small savings, and even to draw away money already deposited." Some of the joint-stock banks, too, have begun to invite small deposits, in imitation of the Birkbeck and National Penny Banks, which do a very large Savings Bank business at $2\frac{1}{2}$ per cent. "These competing agencies," says the Trustee Savings Bank report, "may have an important (adverse) effect upon Trustee Savings Banks." The same observation will apply to the Post Office Savings Bank. To reduce the rate of interest on Savings Bank deposits would not necessarily bring an increase of business to the ordinary joint-stock banks, which offer a very low rate of interest on deposits, but it would tend to give Municipal Savings Banks the success they are now lacking, and cause their extension. In any case, it would entail a wholesale withdrawal of accounts from the Post Office and Trustee Savings Banks, amounting to a veritable run upon their resources, and would so enfeeble them that their value to the State as "auxiliaries of the Treasury" might be reduced to *nil*.

Mr. Marks' fifth proposal is a "periodical (say triennial) valuation of the Post Office Savings Bank securities." The better plan would be to restore the old annual balance-sheets, giving the value of its securities at the prices ruling at the end of each year. It would not then be "left to anybody to make any valuation he likes," a plan which, though it may commend itself to the official mind, is clearly not in the interests of the public. Mr. Marks avers that the "first operation of retrieving the position of the Savings Banks would require a sum not far short of 20 millions." This, as he says, is "an immense sum," though "but the half of what Mr. Gladstone assured us has been gained to the State by manipulating the savings of the poor." But no such outlay is necessary, and the proposed remedy for the insolvency would be worse than the disease.

No case has been made out for the severe operations in financial surgery recommended by critics who view it from the joint-stock banks' standpoint.

Yet something ought to be done to place the Savings Banks in a solvent position, and the present Liberal Government should devote itself to this among other financial reforms. A policy of vigorous retrenchment in the management alike of the Post Office Savings Bank and other Government Departments is essential. Were that carried out, the loss on the working would soon disappear and the Bank pay its way, as in the

earlier days. Beyond this, a gradual extension of the area of investment, placing a much larger part of the funds in 3 per cent. securities, would be all that was necessary gradually to restore equilibrium in the capital account. A return to the principles of Gladstonian finance and restoration of the Sinking Fund to its former scale will tend to arrest the "rot" in Consols, and gradually raise the "Queen of Securities" to something like the position from which she has been dethroned, though she may never more sit on the giddy heights of 1896. With an advance towards par, the capital deficiency in the Bank's funds would gradually disappear. When Consols had risen to a price at which to sell would entail no loss to the Savings Bank, the time would come for a larger conversion operation, with a view to placing its funds beyond the reach of Stock Exchange fluctuations. This might be effected by the creation of a special Savings Bank Stock, which, like Annuities, would not be placed on the market, and would be free from the influences which affect ordinary securities. Only, so long as it was understood that the funds are used as "auxiliaries to the Treasury," to "provide the Minister of Finance with a strong financial arm and secure his independence of the City by giving him a large and certain command of money," the Treasury should pay a fair price for so substantial a service. In short, the Savings Bank should receive such a rate of interest on its stock as would always leave it ample margin for working expenses, and remove the temptation to scale down the interest of depositors below the present $2\frac{1}{2}$ per cent. $2\frac{1}{2}$ per cent. would do this, but 3 per cent. would place it in a stronger financial position, and probably yield a balance to pay back to the Consolidated Fund.

There is one idea which seems to vitiate the reasoning of assailants of the Savings Bank of the type of Mr. Marks. This is, that its advantages are intended for the "working men" only, and that "middle-class depositors are in a sense intruders." In a very mistaken sense, surely. Our greatest State institution for the encouragement of thrift was formed to "provide for the savings of *the people*, with safety, cheapness, and convenience." It will surely be conceded that even the middle classes belong to the people. It must be remembered, too, that "the poor," among whom the encouragement of provident habits is most desirable, are not found in the ranks of the weekly wage earners, or hand workers, only, but many are altogether outside that class. It is as much to the interest of the community that provident habits should be formed among, for instance, small shopkeepers, commercial clerks—perhaps the most poorly paid of all classes—professional men with small, variable incomes, and others who are regarded socially as a grade above those called the working class. To call these (or, indeed, any class) "intruders" because they place their savings in the Post Office is simply an impertinence.

No classification of the Post Office Savings Bank deposits according to their amounts can give a true indication of the social class of the depositors. The well-to-do portion of the middle classes, however, are not likely to use the Post Office Savings Bank to any extent, for the simple reason that they can obtain for their money better terms elsewhere.

It only remains to be said that if this great institution were run on business lines, it could be maintained permanently on a sound and solvent footing.

"LORD RANDOLPH CHURCHILL."

BY LORD ROSEBERY.

WITH REMINISCENCES BY FRANK HARRIS.

It is only some eight or nine months since Mr. Winston Churchill published the life of Lord Randolph Churchill in two volumes. Everyone read the book as soon as it came out; this man with enthusiasm, that one with fear, the other with envy; all with curiosity and all alike with wonder. The work was so superlatively well done that it stilled criticism and silenced controversy: in many respects it satisfied one's longing for impartial justice. The son had taken the erratic, wilful, passionate, brilliant father and read into his speeches of mingled Billingsgate and sarcasm and into his impulsive actions as well, a steady and consistent meaning, a loyal adherence to high principle. He had shown that the Ishmael of popular imagination was a myth, that in reality Ishmael was a statesman of the first rank; a Radical, but not a Home-Ruler; a reformer within the constitution; an evolutionist to avoid revolution, in fine to use Lord Randolph's pet phrase, "a Tory-Democrat."

Mr. Winston Churchill's book did more than this. Even those of us who were Lord Randolph's friends from '80 onwards to the end and who knew and appreciated his steadfast Liberalism were at a loss to explain some incidents in his career. For example, when Lord Salisbury "found Mr. Goschen" and made him Chancellor of the Exchequer, and translated good Mr. Smith from the War Office to the leadership of the House of Commons, leaving Randolph out in the cold; some of us grinned irreverently. Randolph, we thought, had only to attack the Government to bring about its fall, and politicians, we knew, would do a great deal to keep in power—a great deal. Yet the weeks went by and Randolph didn't attack. At length we realised that he did not mean to attack: was it supreme magnanimity or folly? Mr. Winston Churchill shows that there was some magnanimity in it: Lord Rosebery, on the other hand, as a practical politician, finds it difficult to believe in such high-sentiment, and hints that the malady which afterwards overpowered Lord Randolph Churchill was making its effects felt even at this time, and that it was weakness which prevented him from attacking. For reasons which I will give when I am relating my memories of Lord Randolph Churchill I believe that both contentions may be maintained: it is not the first time that human vanity has hidden weakness under the cloak of high feeling, nor is it the first time that weakness has inspired a noble unselfishness.

This was perhaps the most momentous decision in Lord Randolph Churchill's life, and Mr. Winston Churchill has read it with filial piety. On page 235, Vol. II., of "The Life of Lord Randolph Churchill," he gives us a letter in which Lord Randolph expressly declares to Lord Salisbury that he will not attack his Government: Mr. Chamberlain, it is true, another practical politician, made fun of this decision, and evidently believed that Lord Randolph Churchill didn't mean it seriously; and that Lord Salisbury would not take it seriously. The practical politicians were wrong: Lord Randolph Churchill meant it seriously and adhered to it, and, even if he were weary of the fight, the resolve not to attack the ingrates who had deserted him, must rank among the fine actions of recent political life in England.

The only point, I think, in which Lord Rosebery has amended anything in Mr. Winston Churchill's "Life," relates to the question whether there was any bargain between Lord Randolph and the Irish Party in 1885. "In the *Life* itself," says Lord Rosebery, "we find adequate evidence of an agreement amply sufficient for its purpose, although not drawn up on paper; as nobody, indeed, supposed that it was. Mr. Churchill draws too large an inference from the fact that no document directly or indirectly referring to the subject has been preserved. A suspicious man of the world would perhaps draw from this very circumstance a directly opposite conclusion. Neither Parnell nor Randolph was

likely to commit his negotiations to writing; political negotiations rarely or never are so recorded."

Mr. Winston Churchill seems to have carried his own very complete knowledge of his father's nature and ideas into this question and taken Randolph's own view of it. Randolph's statement was that "there was no compact or bargain of any kind: but I told Parnell when he sat on that sofa that if the Tories took office and I was a member of their Government, I could not consent to renew the Crimes Act." Parnell replied, "In that case, you will have the Irish vote at the elections."

One is compelled to agree with Lord Rosebery when he says:

"There can be, I think, no question in any impartial mind that there was a valid, though unwritten, understanding with the Irish leader, of which many in high position among the Tories may have been unconscious, and of which Randolph was the medium and the channel."

This is, I think the only correction or amendment which Lord Rosebery has been able to suggest in Mr. Winston Churchill's book, and this as we have seen is almost infinitesimal:—Mr. Winston Churchill denies a bargain, but admits an understanding, Lord Rosebery insists that the understanding was a bargain.

In every other point where they differ, it seems to me that Mr. Winston Churchill is right and Lord Rosebery wrong; in other words, Mr. Winston Churchill has written an almost impeccable *Life* of his father. The feat is so extraordinary that it is impossible yet to measure or appraise it. Lord Rosebery sums it up by saying that Mr. Winston Churchill has "produced a fascinating book, one to be marked among the first dozen, perhaps the first half-dozen biographies in our language." The praise here is certainly so faint that it needs strengthening. Mr. Winston Churchill's "Life of Lord Randolph Churchill" is beyond all question the best political biography in the language; but perhaps it can scarcely be expected that the author of the "Life of Pitt" would say as much as that.

The difficulties of Mr. Winston Churchill's task can scarcely be over-rated: it is only the bare truth to say with Lord Rosebery that although "he has not been considered pre-eminently tactful, yet tact was the first requisite of his enterprise, and it has not failed him. It was not easy to be fair, yet he has held the balance surely; he has been bold and candid, as bold and candid as it was possible to be." And again Lord Rosebery declares that "he has overcome all difficulties." Here it seems to me that Lord Rosebery has a little underrated Mr. Winston Churchill's tact, and I cannot quite agree with him that Mr. Winston Churchill has overcome all the difficulties in his way. There was one difficulty, a difficulty insuperable from the very nature of the task, which he did not overcome. It is hardly possible, in my opinion, for a son to write the best biography of his father; the fact has only to be stated in order to carry conviction; but with extraordinary tact Mr. Winston Churchill evaded this difficulty: he appears to have said to himself—"I can't write about my father as a man; if I put in the high lights of his character, people will shrug their shoulders and say it was natural for a son to idealise his father: if I put in the shadows they will hold up prudish hands and shriek at me. My father, however, was a politician, a statesman: politics were the chief interest of his life: I will therefore write about him as a politician and bring out as much of his character as I dare, keeping the Party-colour as a veil to soften outlines." If that were Mr. Winston Churchill's idea, as I believe it to have been, he has carried out his task with astounding success: he has told the life of his father as a politician with extraordinary correctness, and with an intense sympathy which is far above the cool impartiality so much praised by the mediocre.

He has not only made Lord Randolph Churchill comprehensible to everyone; he has almost made him lovable: he has given us, as I say, the best biography of a politician which is to be found in the language.

Lord Rosebery's Book.

This little book of Lord Rosebery's has been praised on all hands; yet, in spite of large type and much leading—it is got up like an Alpine river with an intolerable amount of white bed for the mean little trickling rivulet of ink—it is hardly more than a magazine article; and nine-tenths of the thirty thousand words of it are simply pages from Mr. Winston Churchill's book, presented a little more coldly, a little more critically; but I have searched the book in vain for one new, illuminating word about Lord Randolph Churchill.

Lord Rosebery knew him at Eton, "a small boy in an extremely disreputable hat: " he goes on, "moreover, his appearance was reckless (that hat again); . . . he was in a word a 'scug.'"

Then at Oxford Lord Randolph was at Merton while Lord Rosebery was at Christchurch, and here is all he has got to say about Randolph at Oxford: "He was now quite unlike his Etonian self: he was spruce, polished, but full of fun. He was the idol of his parents and sisters, for he was the son that lived with them and loved his home better than any place on earth. Through him I came to be much at Blenheim, and to see him in his family as well as in his Oxford life."

"At this time he did not read much in the regular way, though he took a degree, in the then undivided school of Law and Modern History. He bought books, and read outside the course of recognised study. But his main literary passion was Gibbon. To Gibbon's immortal work he gave what leisure of reading he had to give, and this literary devotion lasted to the end."

It is fair to say that this is Lord Rosebery's contribution towards the biography of Lord Randolph Churchill. He gets a good phrase for him a little later in the pamphlet, when he says:

"Lord Randolph Churchill was half aristocrat and half Bohemian; the aristocratic part was in his blood; his Bohemianism came from the fact that he was, inexplicably enough, if his home and early associations be considered, born and bred a rebel."

Now, Mr. Winston Churchill has shown us more than that; he has shown us that Randolph's rebellion, like most rebellions, came from injustice, from the way he was treated by Society when he quarrelled with a great personage on his brother's account.

When I received Lord Rosebery's book I hoped that he would do what Mr. Winston Churchill had evidently elected not to do, that he would paint Randolph Churchill as a man, discovering his faults and his qualities boldly, giving us the torso and limbs of the great gladiator, and showing how his very faults of impetuosity and exaggeration, how his passion and his fitfulness alike helped him with the untaught masses of the new democracy; but no, nothing, nothing: he sees his bad hat at Eton and at Oxford his spruce clothes; he understands the aristocratic feelings in him, and immediately wonders at his "inexplicable Bohemianism," and that is all. Thank you for nothing, Lord Rosebery, in the way of a biography; but thank you for a couple of good phrases. When speaking of the Fourth Party boat you call Mr. Balfour "a mere outrigger in it," and the *mot* is delicious. In another place you speak of "a pang of solace," and the phrase enriches language.

Some Memories of Lord Randolph Churchill.

It would be possible, and, I think, interesting, to paint Lord Randolph Churchill by means of half a dozen anecdotes and conversations; the man was so very vital and frank that he gave himself to any sympathetic companion with heedless and genial abandonment.

I remember hearing of a story which the late Sir Henry Irving used to tell of Lord Randolph Churchill, so I made it my business to meet Sir Henry Irving one evening and draw him out on the subject. He seemed only too glad to get an eager listener, and told me the

whole occurrence. I will tell it here, so far as I can, in Irving's own words, because it shows as almost nothing else could, Lord Randolph Churchill's extraordinary want of reading, that abysmal ignorance of his which often, like a dark background, threw the light of his genius into highest relief.

Sir Henry began:

"I had gone over to Dublin, I think it was in '80, to play 'Hamlet.' The first night Bram Stoker came to me and told me that there was someone in the Royal Box, a young man; someone suggested that it must be Lord Randolph Churchill. I shrugged my shoulders; the Churchills were not thought much of at that time.

"A little later Bram Stoker came to me and told me that Lord Randolph Churchill would like to see me. I said, 'Certainly; beg him to come to me in the third act, when I am free.' And in the third act he came, held out his hand in a very quick, boyish way, and said, 'I have to thank you, Mr. Irving, for a great pleasure'—I bowed—'your acting is simply wonderful; but you didn't act Hamlet—you were Hamlet. It is extraordinary.' Naturally, I bowed again.

"'I have had a double pleasure to-night,' he went on; 'you have shown me great acting, and also taught me what a great play "Hamlet" is; a first-rate play.'

"I began to wonder whether he was making fun of me. 'Yes,' I said, a little drily, 'Hamlet' is supposed to be rather a good play.'

"'Really!' he exclaimed, 'I didn't know that; I have never seen it before.'

"'But you must have read it?' I questioned.

"'No,' he replied; 'No, I have never read it. I had no idea it was worth reading.'

"Then I felt sure he intended some sort of joke, and I half turned away. He took the hint at once, most courteously.

"'Of course, you must be busy,' he said, 'and I am keeping you.'

"'No, no,' I replied; 'I don't go on in this act.'

"'Who does, then?' he asked.

"'This act is the triumph of the fair Ophelia.'

"'Oh,' he said, 'then I must go back to my box; but will you come on Sunday next and dine with me in Phoenix Park; I am at the Chief Secretary's lodge there, and should be delighted to see you.'

"I promised, and we parted. I confess I didn't exactly know what to make of him; he was so heedless-quick, so incomprehensibly ignorant, and yet so courteous.

"When I drove out on the Sunday evening to Phoenix Park he met me almost at the door, and shook both my hands cordially.

"'Oh, Irving,' he exclaimed, 'I have had a great week, and I owe it to you, a great week. I have been reading Shakespeare every day, play after play; I think I have got through them all, and some of them are first-rate, splendid! A great week,' he repeated again; 'but come in, come in,' and he hurried ahead of me into the room. I paused for a moment. But my mind was already made up. A young man of that quickness, who had never read Shakespeare, but who now thought that Shakespeare needed his commendation, who had formed his judgment of him in a week, and was not afraid to express it, who considered 'some of the plays splendid,' must be an extraordinary man.

"I went into the room, quite prepared to find my host was one of those who would make his own mark in the world, his own place. We often met afterwards, always in the friendliest way, always, indeed, with the memory of the 'great week' to bring out our sympathies."

This story surprised me, because I recognised in it, I thought, touches of the actor's inimitable hand, so the next opportunity I had, I told Randolph about it, and asked him was it true?

"Perfectly true," he said; "I had read very little up to '80. I loved hunting and sports and life much better than books."

(To be continued.)

MR. HERBERT VIVIAN AND THE SOCIALISTS.

BY HARFORD WILLSON.

[Further Replies to Mr. Herbert Vivian's recent Article.]

Lately the subject of Socialism has come in for a large share of public attention. It has been very extensively, very persistently, advertised of late years—especially advertised during and since the General Election of last January. But last week it had an exceptionally good show. At Cardiff the railway men's secretary came into collision with the new train of thought; at Swansea the miners showed themselves to be emerging from that seam of sectional representation they initiated, almost ready to join their fellows on the higher level of united action; at Barrow, deans and bishops proclaimed, in varying pulpit tones, that they believed in Socialism quite as much as they believed in the Christianity they were paid to preach; the *Daily Mail* had a terror-stricken leader on "The Triumph of Socialism"; and—this is perhaps the best of all—in the columns of JOHN BULL, Mr. Herbert Vivian made a curiously mixed-up, and, on the whole, rather foolish attack, upon all who profess and call themselves Socialists.

Socialism, according to Mr. Vivian, is not only a crime—it is also a blunder. Not only is it a blunder—it is slavery, tyranny. Not only is it slavery, tyranny—it is also impossible. And, being impossible, being so obviously foolish, one wonders why Mr. Vivian ever wasted time "discussing" (that is the word he uses) its negation of (amongst other things) that liberty and economy which have made the British Empire what it is.

And there is another amazing fact in this connection. If Socialism be really so absurd, one-half so difficult of achievement, one-tenth so cruel and unjust, as Mr. Vivian seems to think it is, how comes it that so many of our leading thinkers and writers and leaders advocate its principles? Why, for instance, should a sociologist like H. G. Wells, an artist like Walter Crane, a Society leader like the Countess of Warwick, be found within the ranks of the Social Democratic Federation? Why should a scientist of the standing of Alfred Russel Wallace, a dramatist like George Bernard Shaw, an essayist like Hubert Bland, a cleric like Dean Stubbs, novelists like Upton Sinclair, Marion Crawford, Hall Caine—why, the list of well-known names that might be cited would fill a page—why should all these people believe in Socialism and advocate it?

Evidently there is something wrong somewhere. Is it Socialism? Or—or is it Mr. Herbert Vivian?

And now to examine, in detail and briefly, the various points in Mr. Vivian's indictment.

"The rich we shall always have with us," he says. Let us hope so. But, at any rate, we ought to abolish poverty. It may, in a sense, be partly true to-day—as it was wholly true once—that the poor are poor because the rich are rich; but, speaking generally, man has now so great a command over the powers of Nature, the capacity of production has been so wonderfully increased during the last few years, that to-day there is really no excuse for anyone being short of food, or clothing, or shelter. So far from there not being enough to go round, there is in reality such a superabundance of material things that, did we wish it, we could all be rich—that is, all have our bodily and mental wants fully supplied with that ease which is the characteristic of wealth.

Nationalisation seems a frightful word in the eyes of Mr. Vivian. But not one-half so hideous can it appear to him as the idea of private ownership of the lives of others is to many of us. It may seem strange, this idea of all the people owning and controlling all their own activities; but how much more strange the present fact of a section—a very small section—of the community holding in the hollow of its hand, as it were, the life and the death, the sorrow and the joy, of the great mass of the people!

"No more private shops, no more home industries." Yes, Mr. Vivian; and why not add, "No more shop-assistant slavery, no more detestable sweating of women and children"? For one implies the other.

And under Socialism we are to be compelled to pay for many things which we may not ourselves desire. Are we? Saddening prospect! Yet even this will be welcomed by the thousands of people who are now compelled to go without the many things they do require. Some of us don't, it is true, want to travel in railway trains. But is that any reason why we shouldn't have a pair of decent boots in which to walk?

Mr. Vivian, I gather, is an individualist. Individualism he defines as "The right of every man to do as he pleases, provided his action does not interfere with the rights and liberties of others." I agree that that is a logical and

common-sense proposition. But that right doesn't exist to-day—except for a very small handful of the population. How many of us are free to do as we please—with or without interfering with other people? How many of us are really getting the best out of life? To develop our individuality to the utmost, to exercise our personal rights, the society in which we live must have social rights also. At present those social rights do not exist. We have not even the right to live, the right to work, let alone the right to live in the way we desire, the right to work at the things we prefer. We are not living in a state of individualism as defined by Mr. Vivian, though most of us desire it.

"The State can never do things as well as we can do them ourselves," says Mr. Vivian. But, in a truly democratic State, that State would be ourselves—it couldn't possibly be anyone else. So that our last state would not be—could not be—worse than the first.

Socialism the negation of liberty! Socialism the death-blow to Individualism! Why, not until we get Socialism can Individualism get a look-in; not until society gives rights social to its every unit can those units exercise their rights personal; not until the tyranny is ended which takes away, if it does not altogether destroy, the individuality of the worker, making him a little lower than the machine—not until then can we pride ourselves upon our liberty. As things are, we haven't freedom; Socialism cannot but benefit us; it cannot take that away we do not possess.

But it is impossible! Ah, no! An ordered, regular system of society, where none go a-hungred, where none go ill-clad, is surely far more possible than our present chaotic scramble, where millions suffer and a few surfeit! Organised co-operation is surely far more reasonable, far more workable, than disorganised competition. And yet the more impossible (forgive the phrase) condition is in actual existence to-day!

"THE FOLLY OF" (SOME CRITICS OF) "SOCIALISM."

BY J. HUNTER WATTS.

Mr. Vivian will do well to acquaint himself with the theories of Socialism by reading at least one of the standard works on the subject instead of darkening his understanding by studying expositions thereof in the columns of newspapers "written by office boys for office boys." The "leading newspaper of the world" is an opponent whom we still respect, for it preserves its pre-eminence by retaining leaders who know something about the subjects on which they write, and by requiring them to refrain from gust. In a leader which appeared in its columns on the 29th ult. I find it stated that "Socialism tends to exalt the claims of the community upon the individual as against the unregulated assertion of the individual interest." Until he can obtain access to a private library Mr. Vivian, who scorns to darken the doors of a public library, might profitably ponder this statement, emanating, as it does, from an anti-Socialist source. In the meantime let him reserve his parodies of Scriptural phrases, or coin some a shade less silly than the one which is only partly a thing of his own—"the rich we shall always have with us."

It is news to me that Socialism "has been defined by a Trade Union Congress as the nationalisation of all the means of production, distribution, and exchange." I happen to be personally acquainted with the men who drew up that Collectivist resolution, and they would be the first to repudiate it as a definition of anything more than the economic faith they hold in common with the great majority of Socialists. Perhaps Mr. Vivian may be surprised to learn that apostles of Socialism lived long before Collectivism had any *raison d'être*, that is to say, when production being individual the worker derived freedom and well-being from individual control of the tools he handled. Modern instruments of the great industries cannot be handled by the individual. They can only be employed collectively, and the workers will never enjoy either social freedom or material well-being until the organised community owns and controls collectively instruments of production, distribution, and exchange. The organised workers are preparing to capture "the means of life." Mr. Vivian says that "Socialism is the negation of liberty." I contend that social freedom is unattainable by the workers until they have emancipated themselves from wagedom. Mr. Vivian boldly rejected the warning not to write his article until after the next election. His chances of success in any industrial constituency will not be weakened if he proves on a public platform that "Protection is part and parcel of the Socialistic heresy." In the meantime, I meet the statement with a flat denial.

FOR JOHN BULL'S WOMEN-FOLK.

By Mrs. BULL.

[Mrs. Bull will be pleased to receive, from her women readers, suggestions and contributions for this page.]

Women and the Credit System.

There can be no doubt at all that the abolition of the credit system would, in the end, be of enormous benefit to the average woman. The woman who pays her bills regularly suffers quite as much as the woman who is constantly in debt, for the majority of women are unable to resist the temptation to acquire pretty things they do not need, especially when they can be "put into the bill." Such women, when quarter-day comes round, find their dress allowance already mortgaged, so their new clothes must of necessity be bought of their creditors. Consequently they are driven to accept the style and price offered to them. To this section of our suffering sisters the joy of spending a whole day at the sales is denied for ever.

The Art of Keeping Accounts.

One can only manage one's money satisfactorily by keeping accounts in a rigorous fashion. The best method is to have a small ruled book, and in it enter, every evening, every item of expenditure, if it be but a penny for a newspaper. Elaborate systems are of no use to a woman; she dreads doing her accounts anyway, and only the simplest method will get constant attention. This is the way such a page in my own account book would look:—

SEPT. 5.	£	s.	d.	SEPT. 5.	s.	d.
Cash in hand ..	—	9	7	Gloves ..	—	3 11½
				"John Bull" ..	—	1
				Chocolate ..	—	3½
				Candles ..	—	7
				Cash in hand ..	—	4 7½
						9 7

The next day, would, of course, start with 4s. 7½d. If all women kept these simple accounts, they might fritter away less money in useless things.

The Art of Wearing Clothes.

Individuality in dress is admirable if not carried to excess. No woman should slavishly follow the fashions; on the other hand, it is undesirable, from the point of view of mere man, to attract the attention of the youthful hooligan. In order to dress well, a woman must study her appearance critically, and try, as far as possible, to understand how her face and figure can be "treated" to the best possible advantage. If she is wise, too, she will make a friend of her dressmaker; above all, she will not demand a dress like Miss Smith's if that lady be tall and slim, while she is short and fat. Individuality can better be expressed by the little details of a costume than by violating the canons of Madame La Mode. Above all, aim at being dainty—and do not imagine that quantities of frippery will make you so.

Is Marriage a Bar to Freedom.

A question arose at a reunion of women the other day as to whether the married or unmarried girl had the greater liberty. There were two sides of the question, of course. One or two, relating their experiences, declared that to them marriage had meant the opening of the door to liberty, the escape from a life of humdrum conventionality hedged in with old-fashioned notions and ways of up-bringing entirely at variance with modern thought and development; others, that it had brought ties of responsibility that meant the yielding up of "the glorious privilege of being independent, as the poet puts it, and that days of freedom vanished with the ceremony at the altar. It is a question of which the answers will always be "six of one and half a dozen of the other."

Concerning Picture Post-cards.

We need to be *au fait* with Post Office regulations in these days of the picture post-card craze, or our friends may be called upon to pay for the privilege of receiving our messages. It seems a curious rule exists that spangled or jewelled post-cards require a penny stamp, or, if sent only with the usual halfpenny one, a penny will be exacted at the other end. Yet even certain Post Office officials themselves do not appear to be aware of the regulation. A few weeks ago I bought a picture post-card of a well-known actress, whose frock glistened with tinsel. The girl who sold it warned me that it required a penny stamp if sent through

the post. On despatching it from a West-end Post Office I inquired if this was so. The official examined the card and said a halfpenny stamp was sufficient. But I learned afterwards that a penny for insufficient postage was claimed for it on delivery. I repeat this little incident for the benefit of others, as I feel sure that most people, like myself, would feel reproach and annoyance at the knowledge of having sent a card incorrectly stamped. Many mistakes of a similar nature occurred at Christmas-time, when people sent greetings to friends abroad on picture post-cards intended for inland messages only. There was great excitement on the Continent, in consequence.

"Tell it to the Bees."

The fruit season was declared to be a failure, owing to the drought; but happily this does not seem to have affected the sale of jam by making it scarcer or dearer than usual. Honey, too, is plentiful, the intense heat that made many a usually energetic person lazy, having failed to affect the industry of the bee. By the way, talking of bees, the old belief in their power to bring good or ill-luck is still cherished in the rustic mind. "Tell it to the bees" is a time-honoured old saying still echoed in the heart of the country, and is due to the legend that, where a hive is kept, all family affairs must be communicated to the bees by a member of the family, else they will resent the oversight. In old country homes, the custom still exists of draping the bee-hive with black on the death of one of the family.

A Child's Version of the National Anthem.

A collection of the funny sayings of children might be compiled into a highly interesting volume. Not long ago a little girl of my acquaintance was joining heart and soul in singing the National Anthem. Somehow, it seemed to me there was something wrong about her pronunciation of "long-lived." On questioning her afterwards she repeated the lines in the way she believed to be correct. Dear little soul! Her version of the affair ran:—

Send him victorious,
Long-legged and glorious.

Employment for Girls.

It was an excellent thought that prompted the opening of a Day Trades School for girls, in connection with the Borough Polytechnic Institution, and the three work-rooms, where pupils are initiated into the arts of dress-making, waistcoat-making, and upholstery, ought to be the means of putting many girls in a fair way of earning a good living for themselves. The pupils are under the surveillance of trade experts, and, in regard to upholstery, are taught leather-work, mattress-making, curtain and carpet work, and are, in fact, given a thoroughly good all-round training. Two young girls engaged lately in waistcoat-making won diplomas in the Apprentice Class at the "Tailors and Cutters" Exhibition in July last, which speaks well both for them and their teachers. I believe all the girls who join the Trades Classes must be not less than fourteen years of age.

Cold Comfort.

The roads are up again, here, there and everywhere, and asphalt is giving place to wood-paving, which is said to be better for the motors—which, of course, must have first consideration nowadays—and gives less encouragement to "skidding" in muddy weather. If so, wood-paving is to be blessed. It was cold comfort to a nervous lady passenger on a motor omnibus that rocked a great deal, to be told, in answer to her queries: "Is this quite safe? Do you have many accidents?" "Not so many as them other 'buses," mentioning a rival line.

The Average Doctor.

The recent discussion on the ruin of doctors will not enlist much sympathy for medical men among educated women. It may be inevitable under present conditions, but it is certainly a fact that the general practitioner is caught tripping over and over again by the woman who is at all interested in modern science and modern methods of nursing. Of the thousand and one small, but interesting, discoveries made since his student days, the modern doctor does not care to know; the pages of the *Lancet* and *British Medical Journal* have no interest for him. His knowledge of children, their proper care and nourishment, is sadly deficient, and the average doctor seems to be absolutely ignorant of the elements of bacteriology. Their profession is, to them, a means of making a livelihood, nothing more. Small wonder, then, that so many women of the middle-classes descend to fraud, and endure the discomforts attendant on a visit to a hospital, in preference to going to a local doctor.

JOHN BULL'S PICTURE POST-CARDS.

[JOHN BULL drops a few post-cards to some of his friends and acquaintances.]

XLII.

To Sir William Blake Richmond.

Dear Billy Richmond,—Excuse the familiarity—it comes of hearing young and irreverent painters speak of you in this way. What have you been doing with yourself lately? It's ages since you did any abating or bettering, and I haven't seen you in the *Times* for goodness knows how long.

Time was when you were always bobbing up, and, let me see—how many things have you been mixed up with? I can't remember them all, but here are some. First and foremost, there was the Coal Smoke Abatement Society. There was the Betterment of London Association; that was formed, wasn't it, to stop everything from street noises to public expectoration? Then there was the Church Crafts League. It was destined to supplant the Clergy and Artists' Association, whose views did not coincide with those of Sir W. B. Richmond. You used to be rather good at denouncing. In November, 1902, you fell foul of the London County Council in the matter of the new Vauxhall Bridge, and in your counsel you perpetrated what I believe to be (excepting the St. Paul's mosaics) your one piece of subtle humour. An advisory committee should, you suggested, be called in to help the L.C.C. over their æsthetic stile, the committee "to consist of the President of the Royal Academy, the President of the Royal Institute of British Architects, the President of the Royal Society of Engineers, and two or three well-known men of taste!"

The sum of your achievements in other people's business is almost great enough to make one forget you are a professional painter and sculptor.

I am inclined to think that the social reformer's coat suits you better than the artist's jacket. What are your views on the dust nuisance and the District fares?

JOHN BULL.

XLIII.

To the Editor of the "Star."

My Dear Sir,—You run a rather comic paper in a very serious way; which is certainly better than running a rather serious paper in a very comic way. I like your vigour as much as I dislike some of your spelling; and in your competition with *Punch*, the *Lancel*, and other comic papers of the kind, you have my hearty good wishes.

But I write not to praise, or to flatter. I wish to point out to you that in your well-intentioned plea for the unity of Liberals, Labourers, and Socialists, you appear to have forgotten that in Mr. Keir Hardie and his friends, Liberals have not only to fight an avowed enemy, but an active one. Mr. Hardie avows that his object is to destroy Liberalism. In pursuit of this policy, he opposes Liberal candidates in order to split the Liberal vote and give Liberal seats to Tories. It is, therefore, merely the peacemaker's gloss for you to say that all sections of the Liberal party are "gravely and solemnly quarrelling over a vague and misty doctrine which may not come into the purview of practical politics for another twenty years." The quarrel is not about doctrine. The quarrel is about facts; and the facts are that the Hardie group are in arms against Liberalism, and steal their weapons from Liberal armouries.

So far as I am concerned, the Socialist doctrine of the millennium may be what it will and when it will; no doubt I shall be in the stalls when the good time

arrives. Meanwhile, it is obvious that the man who fights a Liberal is the enemy of that Liberal, and it is folly and weakness to treat him as if he were a friend. A man's worst foes are those of his own household.

JOHN BULL.

XLIV.

To the Captains of the Thames Steamboats.

Cap'ens, all,—I see that you have bumped your last bump on the placid bosom of the Thames, and that the ratepayers will now have an opportunity of saving a little money until you commence your arduous labours next year. Despite your noble efforts to smash up the bridges, you will no doubt regret to observe that they are still intact. Don't lose heart, however; you can have another go at them during the summer season, for though somewhat the worse for wear and tear, the fleet you command does not look a day more than ten years old, and the engines are as strong as ever. By-the-by, you will increase the public confidence if, when you again sail the vasty deep, you will chip a few more lumps off the piers, which are wood, and can be mended; besides, a vigorous style of navigation is one of the yearnings of the race. Au revoir! I lose a few thousands a year on the boats, but as long as I can keep you near the cash-box, all is well.

JOHN BULL.

XLV.

To H. E. Hooper, Esq., the "Times" Book Club.

Sir,—Before you appeared in the office of the *Times*, that solid educational treatise was chiefly distinguished for the large number of copies it did not sell, and for the pathetic way in which it was spoofed by the immortal Piggott. A free-born Amurric'n citizen of the hustling type, you conceived the idea of buying up the plates of the old, old "Encyclopædia Britannica," and inducing the *Times*, under suitable guarantees of revenue, to lend its name to you for the unloading of that tremendous work on me. Your idea appealed to the cashier of the *Times* as an excellent one, for he could do with the money; and every morning afterwards, before breakfast, I was warned by large shrieking advertisements in a hundred newspapers that if I did not buy that "Encyclopædia" instantler I should live in pain and die in sorrow. Though to the man in a hurry that book is the greatest nuisance which ever bothered a much bothered world, I bought a copy of it, to enable me to live happily ever after, "instead of which" it aggravates me more than any ancient classic into which I have peered in search of knowledge.

So much money did you make for the *Times* and yourself out of that venture, that you had no difficulty in persuading the proprietors of the paper to start a "Book Club," the object of which was to lend books to every pre-paying subscriber of the *Times*. The old art and the old hustle were put into the new business, and this time all the advertisements informed me that if I didn't subscribe to the *Times* I need never expect to enjoy a meal again. The *Times* was the only paper to stimulate the liver. The *Times* was the only paper to improve the digestion. The *Times* was the only paper which made life worth living and death worth dying. Yet I did not subscribe—not this time. As they say in the street, I had "had some."

Now there is a fearful row. The publishers have risen in rebellion; the booksellers are up in arms; the other papers are turning out reams of copy; the general public don't care a red cent; and you have gone to America. To stay there, I wonder? I doubt it. Come back at once and start a *Times* scheme for purveying boots, bacon, and fried fish to the multitude. You would have several customers, and you could wrap up the goods in copies of your paper.

JOHN BULL.

THE MODERN NARCISSUS.

(*"The day will come when there will be a Labour Parliament."*—Mr. Keir Hardie, at Saltcoats.)



A VERY PLEASING "REFLECTION," OF COURSE, MR. HARDIE—BUT, AFTER ALL, "DO DREAMS COME TRUE?"

A SALTATORY FABLE.

BY H. HOLFORD BOTTOMLEY.

A certain creature, of an insect tribe famous for its powers of leaping, whose name is never mentioned in society, but which science describes as Apterous Hexapod, once dwelt in the East End of London.

By living a good and virtuous life, and duly slaying in battle the neighbouring Apterous Hexapods of his own sex, he had surrounded himself with a happy family of forty wives and several hundred children, which he had never found time to count. For some considerable time he and his family were the guests of a Plumber residing in the salubrious suburb of West Ham, who, however much he might have desired the honour of their absence, was of a nature too easy-going to take any vigorous measures to rid himself of their company.

Our Apterous Hexapod (whom I shall henceforth designate merely as the A.H., from considerations of space) was very ambitious, and although he and his family had found every comfort in the home of the Plumber, still he felt an ardent desire to dwell with the mighty in Park Lane.

Hearing, therefore, that the Plumber was about to plumb in this abode of the gods, the A.H. bade his twelve favourite wives, and as many of their offspring as might be, secrete themselves about the person of the Plumber so that he might unwittingly convey them to the desired goal. This was the beginning of their misfortunes. The worthy Plumber, who, although easy-going, had strenuous objections to a superfluity of an otherwise excellent thing, retired for ten minutes, at the end of which time only those who were most active, or had secreted themselves in the less accessible parts of his clothing, escaped a bloody death.

Now the Plumber was doing his plumbing in the house of One-Who-Had-Amassed-a-Million. He himself modestly ascribed the fact to the "sweat of his brow"—and presumably other parts of his ample person—but his intimates were wont to say that the greater part of the sweat had proceeded from the great B.P. (which contraction is used to denote the long-suffering British Public). This body had apparently perspired freely, for the Millionaire was prosperous beyond the dreams of men.

This worthy gentleman was now seeking a foothold in that part of the public known as Society—partly from social ambition, and partly as a preliminary to putting the great B.P. through a veritable Turkish bath. In point of fact, the Plumber was now plumbing in a room which was presently to contain the Smart Duchess of an Impoverished Duke, who, with her husband, had accepted an invitation to make a short stay with the Millionaire.

The Plumber finished his work and left, feeling much relieved. It may also be worth mentioning that a diminished but joyful family of A.H.'s were expressing their mirth at finding themselves among such gorgeous surroundings by the violent saltatory methods of their kind. They were just as mirthful, and more hungry, when the Smart Duchess was shown into her room to take an ante-prandial siesta.

Her siesta and the luncheon of the A.H.'s were coincident in point of time.

* * * * *

Had the Smart Duchess not been so famous for the extreme *décolletage* of her dinner-gowns, the matter might not have been so serious. The crisis came when her maid had dressed her for dinner, and she gazed upon her reflection in the mirror.

Her eyes grew beautifully larger, and her face assumed a tint closely approximating to purple.

"Connell," she gasped, to her maid, "what's this?"

For the wide expanse of snowy-white skin was marred by three small red circles, which, however beautiful they may have been in their exact symmetry, could hardly be regarded by Smart People as being decorative in their effect.

Unfortunately, the maid was Irish, and cursed with a fatal sense of humour. Besides, she had taken her siesta in a less dangerous place. She tittered audibly.

"How dare you?" shrieked the now angry Duchess. "You vulgar little wretch! How dare you laugh at me? Leave the house at once, and never let me see your impudent face again! Go, I tell you."

Her words were accompanied by such beautifully appropriate actions that in less than ten minutes the maid was at the door whistling for a cab to convey her and her belongings to a healthier neighbourhood.

The Impoverished Duke, reflecting on the kudos which would accrue to him through the business he expected to transact with the Millionaire after dinner, entered the room as the maid left it.

The Smart Duchess had flung herself face downwards on the bed, and was sobbing bitterly.

"Come, come, my dear!" he chirped, soothingly.

"Come, come! What's all this about?"

She rose quickly and confronted him. As she did so, a mirror discovered to her that, by simple addition, the three circles had become four.

A kindly veil must be drawn over the horrid scene that followed. Suffice it to say that the eldest son of the A.H. (a most promising youth) was smacked violently, so that he died; and when the scene of carnage—or, more correctly, slaughter—was over, there remained only ten of a large and promising family.

The result of the *contretemps* was that the Impoverished Duke failed to net £10,000, the Millionaire was obliged to draw up the prospectus of his newest company without the title of a Duke to grace the board of directors, and he and his good wife were mysteriously cut by Society.

The later consequence was that the company proved a failure; the Duke was obliged, by financial difficulties, to divorce the Smart Duchess and lay his coronet at the substantial feet of a newly-imported American Heiress; and the discharged maid, without a character, went severely to the bad, and eventually acquired a character of a different kind from that she had previously held.

All this, mark you, occurred solely through the reckless ambition of a mere Apterous Hexapod.

His day came, however. The room of the Smart Duchess was tightly closed, and both he and the remnant of his family died by the agency of a chemical supposed to be one of the most prominent features of the Lower Regions.

Moral.

It is infinitely better for a creature of fixed—not to say unpleasant—habits to remain amongst a society which tolerates such habits than to seek admission to one which has a violent antipathy to them.

A LONDON "MOCK" AUCTION.

BY HAL BERGE.

An open-fronted shop in the Strand. In the background a long row of flaring gas-jets. In front a small crowd listening attentively to a faultlessly-attired individual mounted on a rostrum, who is holding forth at the top of his voice on the merits of a trayful of cheap "flash" watches. The audience is not large, but it looks pliable. Well to the fore are two or three seedy individuals who scrutinise the goods with a nonchalant, yet admiring air, which perhaps is only natural seeing they are paid to do so; but the crowd in the main consists of respectably-dressed artizans with here and there a red-faced cousin from the country on the look out for some of the gold with which London is proverbially supposed to be paved.

The man on the rostrum is just warming to his work. Holding aloft the tray, he proceeds:

"Now, gentlemen, I am not here to ask you to spend money, but to give you something for nothing. These watches you see before you are to be given away as an advertisement. I tell you frankly I do not want your money. I am employed by the Bunkadoodle Watch Company, of Denver, Colorado, U.S.A., solely to advertise their goods. There are different ways of advertising. Some people advertise in the newspapers, but the Company I represent prefer to do so by giving away samples in order that people may talk about them, and I propose this afternoon, not only to give them to you, but to pay you for taking them away. There are six watches on this tray, and you will get those six and no more."

He deposits the tray carefully on a table in front of the rostrum, and the audience—its appetite whetted by what has been said—wait expectantly for developments.

"Come up a little closer, please! Thanks." A few outsiders drift into the gap made in the rear, and the man on the rostrum, once more taking up the tray, repeats what he has already said, and again places it and its contents in front so that all present may gaze upon its glories.

The room has become tolerably full, and, satisfied that he has now a fair sprinkling of the unsophisticated element to whom to appeal, he resumes:

"But before I give those watches away I have a little lot here to which I should like to call your attention."

From some wrappings of tissue paper he carefully unfolds a bundle of nickel teaspoons. Holding them close to the gas-jet in order that the crowd may not lose any of their scintillating grandeur, he proceeds:

"Here you have a lot that you couldn't buy at any silversmith's under half a crown. My price is a shilling, and the person who gives me a shilling for them I will pay

to take them away. They shan't cost you a penny; if they do, I will forfeit ten pounds to every person in my audience."

A few people fumble in their pockets, but their doubts are not yet overcome, and nobody accepts the offer. The man on the rostrum repeats it with renewed emphasis. This time the bait catches on. One of the country cousins timidly holds up a shilling. The spoons change hands, and the man on the rostrum placing the shilling down in front of him, says: "I'll show you presently how little I value that shilling. Now, who will give me a shilling for the next lot? I repeat, they shall not cost you a farthing; if they do," etc., as before.

Five more parcels of spoons are disposed of.

"Now, are you all supplied?" he asks. (A pause.) "Quite sure?" (Another pause.) "No more spoons wanted."

"Now, all who have bought spoons hold their hands up?"

"One, two, three, four, five, six. Return those six people their money."

An assistant returns the money as directed, and the spoons are forthwith regarded by the recipients as a gilt-edged investment. They smile cheerfully, and those who hesitated and lost look correspondingly glum.

But their opportunity has yet to come.

"I'll give you another chance," says the man on the rostrum, and he goes through exactly the same performance again, only this time with a scarf pin, and a rise in price to two shillings. The people who bought the spoons again speculate, supplemented by one or two others, made desperate by the thought of what they had missed in not bidding for the spoons.

Again the money is returned, and the audience begin to think that, after all, philanthropy is not played out.

The next lot—some spoons in a case—is offered for five shillings, purchased by the same people, plus a few others, and again the money is refunded.

The man on the rostrum has so far kept his word, and by this time the impression is gaining ground that the place is a sort of Tom Tiddler's Ground.

But it is now the turn of the watches. Taking one of them up as tenderly as if it were really too precious to expose to the garish lights above him, he proceeds:

"I promised to let you have six of these watches, and I will keep my promise. Mind, only six—not seven or eight. Every watch is gold-filled, manufactured by the Bunkadoodle Watch Company, of Denver, Colorado, U.S.A., and warranted for ten years. It has a double-barrelled screw-back, complex lever action, and is jewelled in six holes. The man who gets one of these watches will be lucky. My price is ten shillings, and I will pay you to take it away, and talk about it and about me, and where you got it, and under what circumstances."

Obviously the same thing is going to occur again, and the recipients of the previous lots tumble over each other in their desperate efforts to be in the six. They get their watches, and breathlessly wait for the *denouement*.

"Don't take them away," shouts the man on the rostrum. "Hold them up when I ask for them. I'll make you people who didn't invest in one go out and kick yourselves. *What's that?*"

One of the seedy-looking ones is understood to say that he'd have had one readily only he hadn't got the ten shillings.

"I can't help your troubles," replies the man on the rostrum. "Wait, though, I'll give *you* a chance. I have here a smoker's companion, containing a meerscham pipe, cigar holder, and cigarette holder. I want three-and-six for it, and I'll pay you for taking it away. Who'll give me three-and-six?"

Four or five of the audience, mostly young men, respond. The opportunity of getting a smoker's companion for nothing doesn't happen every day.

"Now, all who bought watches, hold them up."

Up go the watches, and down go the jaws of the buyers almost simultaneously as the man in the rostrum, carefully counting the six half-sovereigns, in front of him, proceeds to put them down again.

"I promised I'd make it worth your while," he says, "and I'll keep my word. I have here a Canadian gold albert fit for anyone to wear. Give each of the persons who bought those watches one of these splendid alberts."

The alberts, the net value of which is at most ninepence apiece, are doled out, and accepted lugubriously.

"Here is a pin fit for a duke to wear. Give each buyer of the watches one of these pins, and also one to the gentlemen who bought smokers' companions." And the pins, of even lesser value, go to supplement the other lots. A card of studs, value about threepence, is thrown in, and the "Auction for the time being is over."

A VAGUE SUSPICION.

By KITTY SMART.

"Another thing that troubles me, Jack," said Jim Pierpoint to his friend, John Marsden, as they sat together in the cosy library, during the "lazy" hour before dinner, "is that my wife seems to have got so much thinner lately; have you noticed it?" and he glanced up quickly, an expression of anxious unrest in his face.

"I have noticed," said the other, contemplatively, "that Mrs. Pierpoint's figure seemed more—more—symmetrical than formerly, but, to be quite honest, I thought it rather an improvement than otherwise; she used to be inclined to—" "Embonpoint," interposed his companion.

"Yes." I shouldn't attach any importance to that, if I were you; you know women have so many dodges in their dress—different kinds of corsets to pull them in here and blow them out there, according to the dictates of fashion."

"I wish I knew," Pierpoint said moodily. "I know I am a jealous beast, Jack, but, hang it all, I—I love her so."

"Well, I must say I don't think you have much to go on. Your wife's old admirer, Charlie Rackstraw, has come back to the neighbourhood. You have seen Mrs. Pierpoint and him talking earnestly together on one or two occasions, and to your jaundiced mind they seem to have started guiltily apart, when you appeared on the scene. You know that she has received one or two letters from him, which she had not seen fit to show to you, with her usual frankness, and you imagine her waist-measure has decreased, and attribute it to the fact that she is pining away through a hopeless attachment for an old admirer, whom she might have married ten times over a couple of years ago! No, Jim, I can't see it; the evidence is not sufficiently circumstantial to convict. It seems to me, you are making yourself miserable about nothing."

"But why should she get so much thinner?"

"Ask me another," laughed Marsden. "How can I tell? Perhaps she is going on the 'banting' system, dieting strictly, doing without sweets, and all the fat-making delicacies, which the soul of man loveth. That reminds me," he said, stretching out his long limbs, "isn't it nearly dinner-time? I have no wish or need to indulge in any such restrictions, not being addicted to obesity."

At that moment the gong rang, and Pierpoint led the way to the dining-room. His wife awaited them there, dressed in a soft white gown, which suited her to perfection.

Mrs. Pierpoint was almost a Dresden china beauty, so delicate was her complexion, so vividly blue her eyes. It was the kind of good looks which advancing years are sometimes apt to coarsen, and Diana Pierpoint had one terror in the world, and that was the dread of becoming fat.

Just as the trio commenced dinner, the butler handed his mistress a note, which, after excusing herself, she read with evident pleasure.

"Who is your letter from?" asked her husband, angrily.

"I will tell you later, dear," she replied.

Jack Marsden saw that his old friend was fuming inwardly, and he had an uncomfortable feeling of being near the brink of a precipice.

"What will you drink, Di?" said Pierpoint.

"Oh, my usual tippie," and the smile broke out anew.

"What! that vinegary Hock! No wonder you are getting thin, when you drink acidulated stuff like that."

The butler filled her glass out of a decanter containing a yellowish liquid, which certainly looked rather peculiar hock."

"Here—Jarvis, let me taste some of that," said Pierpoint.

"He'll get a fresh bottle for you, Jim. That—that—has been open for some time."

"Oh that doesn't matter. I just want to taste it."

The decanter stood at Marsden's elbow, and, without a word, he passed it to his host. Diana's blue eyes dilated strangely, and there was a mischievous twinkle in them.

Her husband drank a mouthful of the yellow liquid, and started to his feet with an exclamation.

"It is vinegar personified," he cried. "Good God! Diana!"

"You men are so blind; have you not noticed the improvement in my figure? Well, it is all owing to that," nodding her head towards the supposed "hock."

"I was stupid enough to imagine that you were pining away for an old admirer."

"What! Charlie Rackstraw? I have just heard he is engaged to my cousin Mabel, and I am so pleased. He and I have been conspiring about it for the last month, and I only got the news as we sat down to dinner."

TWO WEEKS IN A LONDON JAM FACTORY.

BY AN ODD HAND.

I having been out of employment for a considerable time, and finding a difficulty in obtaining a situation in my own abilities, I was compelled to seek a livelihood in any capacity, and at last I found something

SWEET

sweet in taste but foul in thought, as it has so played on my mind (although I was glad of the earnings) that I feel justified in exposing the nature of the manufactured jams. And it is a true saying what the eye does not see the heart does not grieve with.

I will not give my experience minutely, as they would not read pleasant. But just a rough description of the workings of a jam factory, and as the public like myself are fond of the mixture, I anticipate my remarks will draw a little attention (especially to housewives), and if the house-keepers could analyze the contents of the manufactured jam, we should in the future find on our tables home made jam, and if ever I get married, I intend to make mine.

And I feel convinced the husbands would enjoy there tea made by the only woman they swore to love. *Now for the facts after my perlight introduction.*

I! a woman just over 30 was employed in the finishing room in this jam factory, my duty for the fortnight as a spare hand was labbleing and washing the over run jam off the new supplies.

My first notice was drawn to the filthy state of the women (especially the boiling room), where about 100 is employed, and they take snuff just the same as eating a good dinner.

And they ignore the public notices regarding the help to cause consumption by that unhealthy habit of spitting like unnational beings.

I had a good try, but was not allowed to see the manufacturing of the jam, as I was an odd hand, but my notice was drawn to the substance which the marmalade is made from, which consisted of barrels of putrid oranges and lemons.

I asked one of my fellow workers to let me have a taste of the pickles. She advised or stoped me (stating) I would not have that mate, as it is full of insects, they are being washed for re-pickleing. these pickles was in a large tub of cold water.

We are told to believe that beauty is skin deep—and another saying you cannot tell a man by his cloths.

No more you can judge the inside of a building by its massive structure.

It is remarkable the inspectors do not anilize the nature of the jams and pickles, more accurately, but the fact is the women have to get a living somehow and they are far from chickens there money is peace work, and on an average they cannot complain. As I've stated they are filthy in there habits and filthy in there dress, but I suppose these women have found difficulties in getting work, and this is where they drift to and they put a blind eye to the nature of the food they are preparing, but they know what they are doing, as I heard a woman who had got discharged swearing about the firm, and shouted outside the firm if he does not pay me my wages I'll let the people see what he does to make the rotten jam, and ct, and of course these women are mostly ignorant or otherwise they would not try to hide the unhealthy faults of the firm. they even hurry to get this rotten fruit in the pans or boilers, or hide it up in barrels in corners covered over, and the firm know the value of these women and can trust to them to help to hide the faults, permitting the Govenors to get about with a clear (*con—*).

A BEETLE TALE.

We much regret that, by an unfortunate error, the authorship of this interesting story, which appeared in our issue of October 6th, was attributed to Mr. George Edgar, instead of to Miss Beatrice Molyneux.

FROM JAMES TO JOHN.

The surest test of a friend, my dear John, is his feeling that he is able with perfect impunity to tell you the nasty things others say about you.

With you the truth is by no means a fetish.

I excuse you on the score of your journalistic excellence and propose to supply the needed leaven.

The stage, like many another calling, has no room for the mediocre. Big success or utter failure are the two alternatives. Here is a plaintive cry from one who is evidently heading fast for the latter:—

"Do you think there is any hope of my ever doing more than earn a humdrum living? I have been on the boards since I was sixteen, and I started under the best auspices, for I was not pretty, I couldn't sing or dance. I chose 'the profession' because I know that being the first or having the ability to do the rest are great drawbacks. But, try as I can, I seem quite unable to 'draw.' I have done my best in ever so many ways to become the object of some scandal, but it has never come off, and everyone tells me that without this I haven't a chance. And now I begin to feel that eight or nine years of energy have been wasted. Besides, I am afraid a scandal at my age would be a trifle tasteless."

Actors and actresses should engage as part of their equipment a scandal-monger. There are plenty of loafing vagabonds to whom the chance of such an occupation would be a godsend, and it would be quite as respectable a calling as that of the welsher, the bucket-shop man, the cheap-property broker, the marriage "fixer," and even some others, the devotees of which are often the darlings of the smart set. For it would be sure to be a lucrative one.

The Press has been lauding the men who risked their lives in the balloon race as artists in the art of danger. This opens up a splendid vista for new sensational competitions. Here are a few suggestions:—

Hanging Competition.—Prize to the one who drops furthest, stays there longest, and gets cut down most alive.

Railway Competition.—Prize to the one who travels furthest on the S.E. and Chatham Railway. Age at starting will be taken into account.

Telephone Competition.—Prize to the one who uses the telephone most without suffering nervous breakdown, or developing bad language or homicidal mania—especially excited by any female who happens to say "Hello!" or "Are you there?"

Commercial Competition.—Prize to the one who runs any bogus or doubtful concern without attracting the lynx-eye of JOHN BULL.

The Government intends next session to "wrestle" with the drink question. They have set themselves a tough job, seeing they have the fear of the Nonconformist Conscience continually before their eyes. For, the first thing necessary to abate the drinking evil is to abolish the licensing system, and leave anyone as free to open a drink shop as he is to open a sweetstuff store. That would shut up more of the gorgeous gin palaces which lure the weaklings to their doom, as the candle does the moth, than any scheme of forced closing at the expense of the rate or taxpayer. And to disestablish the public-house, and disendow drink, counter attractions must be allowed and encouraged—not of the goody-goody, puritan sort. Man's nature is largely vicious, and to counteract his tendency to indulge one vice it is necessary to give him the means for exercising others, and thus to set up a neutralising process. This would mean a total overhauling of our system—or lack of system—in dealing with the social question. But, shades of Perks and Clifford! it is indeed easy to run up a Drink Bill—"footing" it is altogether another matter.

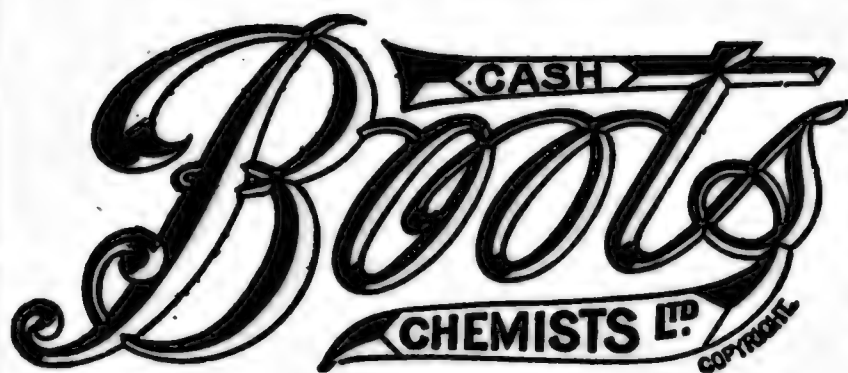
The old order changeth. Then it was "Only the brave deserve the fair." Now it is only the rich who get what the brave used to deserve.—Your truthful

JAMES.

.. THE .. CO-OPERATIVE PRINCIPLE.

Customers are Shareholders.

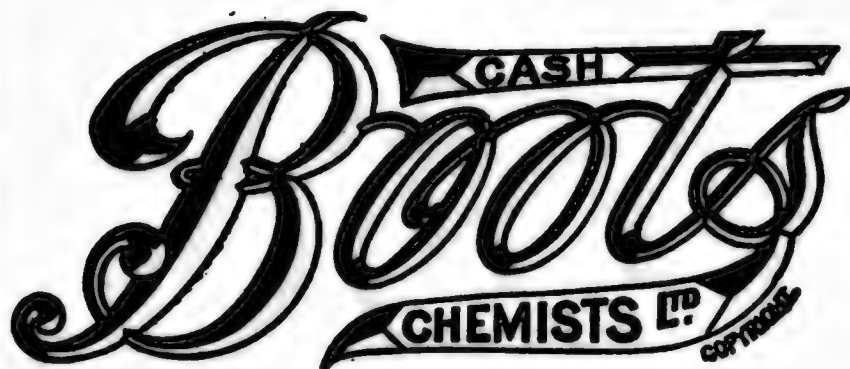
Shareholders are Customers.



is more a Co-operative than a Capitalist organisation. It has some 12,500 Shareholders, nearly all customers and members of the staff. The average holding of Shares amounts only to about £100 per member of the Companies. It has always been sought to interest a large number of customers as Shareholders for small amounts only, and to encourage this, dividends are paid quarterly.

Every branch is under the management of a fully qualified chemist. At the manufacturing warehouses in Nottingham a large staff of highly qualified chemists is always employed, and other employees in these warehouses number about 1,500, all of whom work under most favourable—even model—conditions.

THE SYSTEM OF SELLING EVERYTHING AT A SMALL PROFIT AND OF GOOD QUALITY ONLY IS AN ABSOLUTE RULE AT THE SHOPS OF



AND PERFUMERS.

By their system of supplying the Public with pure Drugs and dispensing Prescriptions at the lowest possible rate of profit, **BOOTS CASH CHEMISTS** have, from small beginnings built up the largest retail Chemist's business in the world.

**They Have Over 300
Retail Branches.**

The services of a Chemist qualified by examination of the Pharmaceutical Society are available for every customer.

BOOTS CASH CHEMISTS (EASTERN) LIMITED
BOOTS CASH CHEMISTS (WESTERN) LIMITED
BOOTS CASH CHEMISTS (LANCASHIRE) LIMITED
BOOTS CASH CHEMISTS (SOUTHERN) LIMITED
BOOTS PURE DRUG COMPANY LIMITED

Head Office: STATION STREET,
NOTTINGHAM.

City Office: 29, FARRINGTON
ROAD, E.C.

JESSE BOOT, Managing Director.

BULL'S EYES.

[Being flashes of wit and genius from members of our staff—mostly after dinner.]

In his New York speech, "T.P." was reported to have prophesied Home Rule in a quarter of a century. In his speech at Philadelphia, he is reported as having said that it was distant only a few hours. Now we *shan't* keep Walter Long.

During the great balloon race, if the Hon. C. S. Rolls had remained up in the air six minutes longer he would have come down in the water. He didn't; and this is why he wasn't in the swim.

A new illustrated monthly is to be called *Ballooning and Aeronautics*. If the publishers know the ropes, it ought to go up in sale rapidly; but we are rather afraid its contents will be gassy.

"Lady Derby was thrown from a motor-car, and is progressing favourably." Thus a contemporary. By this time she has probably settled down.

Baroness — has written a new book, "I will Repay: a Romance." From experience, we can vouch for the truth of this. It is a romance.

Lord Dunsany's new novel is called "Time and the Gods." We suppose the sequel will be "Half-time and the Pit."

Major Hume, author of "Courtships of Elizabeth," and "Love Affairs of the Queen of Scots," would find something pregnant with interest in "The 13 Misfortunes of Anne."

There have been complaints as to the non-receipt of wedding-cake sent through the post. The idea that the postmen devoured it is absurd. Postmen spend all their time reading the postcards.

Does anyone know how to spend £55,000,000? The old yarn about "the man who dies rich, dies disgraced," is on again. Won't somebody, please, help Mr. Carnegie to die happy?

Life is full of contradictions. Here is one: "Dunlop Tyres." But Dunlop says they don't.

Mr. Bouchier is to produce "Macbeth" shortly. His delivery of "Is this a critic that I see before me?" will no doubt be on new lines.

Herr Franz Lehar has composed what is called "a trifle"—an operetta with the title of "The Man with Three Wives." A trifle!!! We suppose he would make a hash of a harem.

A man who was arrested in charge of stolen property told the constable, "It is our game to pinch the stuff, and your game to pinch us." Evidently a pair of pincers.

"Daughters of ten peers to be wedded in October!" According to the *Standard*, "a peer, daughters of four earls, sons of three viscounts, six daughters of barons, a baron's son, a judge, a general, and a colonel." Let's go over that again—yes, ten ladies, but—here, hold hard!—only eight men! Who are the lucky two?

A *Times* advert.: "Will any nobleman or gentleman interested in the future history of England, not using his town house for six months, kindly lend same to lady for nominal rent?—Address," etc. What's the matter with the Hospital?

A small volume by Hugh Garth has just been issued, "The Truth about Women." It consists of but 30 pages. Yet a noted philosopher summed them in a sentence—"Useful for love and making tea."

"Peecham's Pills" adverts. are always interesting reading. One of them commences: "Do not wait."

It is estimated that there are 1,494,000,000 sleepers on the world's railways. No details are given, however, as to when the census was taken!

The hair net has arrived for men. We anticipate more entanglements than ever, if men will deliberately run their heads into a mesh.

A merchant stated in the City of London Court that his firm went bankrupt, and all the creditors, "except a few foreigners," were paid 15s. in the pound. Does this mean the few foreigners got 20s.?

An English naval cadet who took eleven first prizes on his training ship, and obtained 97½ per cent. of marks in his examination, was disqualified by a small defect in one toe. The examiners appear to have suffered from large defects in their heads.

Japan has over 1,000 weekly journals. England has only one—JOHN BULL.

The estimate that 385,835 persons living in the United Kingdom were born abroad, as recently asserted, is vitiated by a strong probability that most of them were born at home.

Among other things, Birmingham turns out weekly 14,000,000 pens, 6,000 bedsteads, 7,000 guns, 300,000,000 nails, 1,000,000 buttons, and so on; but it does not turn out one Unionist.

Miss Ellen Terry says she looks upon going on the stage as a divine mission. Well, many are chosen, but few are "Called."

Trial trips are taking place on the Piccadilly and Brompton Tube railway. The bronchial tube will be a great favourite with the old ladies.

Some folk can't understand *Punch*. May we say that the joke is there is no joke, and that you have to part with thruppence to see it.

A writer with a conscience informs us that Bridge is becoming a curse. We think she means "unbecoming."

"The very best time to choose a hat is when you are looking your worst, and it will always become you," says a girl who knows. That's just our grievance—but at closing time the shops are all shut.

An advertisement tells us that a certain tea recalls the flavour of thirty years ago. It's as bad as onions.

An agony advertisement says: "Umbrella taken in mistake, S.E.C.R. train, 25th September." The advertiser must peg away—the train isn't yet back.

A yellow press contemporary asks why we don't take advantage of their free tea offer. We are waiting till the winter season, when the free soup kitchens open.

"Every lady sea-angler should have a sea reel," says somebody who wishes to give everybody the last tip about sea-angling. Wouldn't she prefer a real seal?

A Bakerloo poster reads:—

ALIGHT AT OXFORD CIRCUS
WARINGS.

We are sorry it has come to that!

A bishop asks "Are Bishops Overpaid?" The Bishop of London finds it hard lines to make £10,000 eke out. Now, who's going round with the hat? We will watch the Probate List.

To prevent poison being taken inadvertently, the latest bottle is one in the shape of a coffin. Tankards and tumblers will, however, still be served to regular customers.

A concert was held at the British School, Yarmouth, in which 80 boys took part. The only instruments were common dressing combs covered with paper. Some of the music was very "lively."

At a meeting of the Bangor City Council a councillor said that the Corporation Cemetery was in such an ideal condition as to make the living wish to be among the dead. Places may be booked through JOHN BULL.

"He was walking in the shape of a letter C," said a policeman, giving evidence against a Brentford man in a state of intoxication. The prisoner said he was C.D. We recommend him to be T.T.

Miss Susan Strong, the singer, has started a laundry. The laundry girls, in retaliation, are taking to singing.

In a recent French case of fraud by an alleged marquise, a witness against her said that "No lady sits on the edge of her chair. She always sits in the middle." What she does with her feet was not stated.

Miss Pankhurst calls Mr. Bryce "a one-eyed democrat," and says "he is blind to the existence of women." He is also deaf to their entreaties and speechless at their antics.

Methuen's have just published "A Ladder to the Stars." We suppose someone has been taking steps to get on the stage.

The intelligence of the brute creation is truly wonderful. An escaped bear at King's Cross went into the saloon bar of a noted hostelry, and afterwards emerged "refreshed and invigorated." We should like to know what he called for.

Miss Shedlock, "an English lady with an American accent," has been giving a "Story Matinée" at Chelsea to an audience mainly composed of ladies. The subject was "Fairy Tales." If there are any new fairy tales, she ought to have given them "for men only." Our stock is well-nigh exhausted at home.

Sir C. MacLaren told Palmer's Shipbuilding shareholders that increased wages lead to lessened effort on the part of their employés. We wonder if the same thing happens when directors get an increase of fees? And if so, what O!

The chairman of the City Streets Committee is not afraid of "The Jungle." "I ate oysters all through the scare, and my doctor, who would not touch one, finished up with a big carbuncle." Well, we should certainly prefer the "succulent bivalve," even to "finish up with."

More moral maxims: "A good farthing is better than a bad sovereign." That depends on whether the barman is busy.

"The only joys which live and grow are those we share with others." Send the children round to see their relations.

"Cheerfulness can become a habit." Remember this when your tailor mistakes your measurement.

"Be willing to pass for what you are." But then you won't pass.

At a cycle agent's shop in Portsmouth the following announcement appears in a conspicuous position: "Once ride a ——— and you will ride no other." A queer recommendation.

The sensational prosecution for libel by a well-known member of the theatrical profession is a most Hickstraordinary case. We can't understand how the fellow could Dare to publish such statements. Perhaps when he has Zena few of the consequences which are likely to ensue, they will Phyllis mind with regret.

In Edwalton Churchyard.—"She drank good beer, and ale, and wine, And lived to the age of ninety-nine."

"Ranjitsinhji in a new rôle," says the *Daily News*. This must mean a Jam roll, of course.

Pure gold to the value of £30 is being used to cover the figure of Purity which crowns the dome of the Gaiety Theatre. We understand that the figures inside cost about the same.

Miss Harraden, the novelist, has requested the Hampstead Borough Council to pave the roadway in front of her house with wood. The Councillors are now putting their heads together.

Are we to have a new grammar, too? *P.T.O.* asks: "Who did the Vicar of Gorleston shoot?"

From the *Star*:

WHAT WE THINK.
AWAY WITH IT!

Certainly! Just so.

"The Kaiser as Match-maker" is the heading of a paragraph in the *Daily Mirror*. We thought he hadn't a match!

Your Trouble is Indigestion

IF THIS IS YOUR EXPERIENCE.

When you cannot eat with enjoyment, and the taking of Food is followed by uncomfortable or even Painful Symptoms, such as Flatulency or Wind, Heartburn, Nausea, a sense of Weight on the Chest, Fulness or Distension of the Stomach, you need Guy's Tonic.

You need Guy's Tonic because it is the only Remedy that *always* proves Successful in promoting the easy and efficient Digestion of Food, and consequently good Appetite.

Why Guy's Tonic Always Cures.

There is a reason for this remarkable efficacy of Guy's Tonic in curing all Derangements of the Digestive System.

It is because Guy's Tonic possesses qualities similar to those of the Gastric or Digestive Juice, and is thus able to actually assist in the process of reducing Food to a fit condition for absorption into the Blood.

Moreover, Guy's Tonic has such a real Strengthening effect upon the organs concerned that they are quickly enabled to carry on their various functions without assistance, and in a perfectly natural and healthy manner.

"I cannot speak too highly of Guy's Tonic."

Mr. Wm. Pearce, of Denmark Hill, London, S.E., writes on 20th September:—

"Allow me to speak in praise of Guy's Tonic for Indigestion. I am a great sufferer from Stomach Complaints, especially after meals, and have tried pretty nearly everything, with no result.

"Recently I was advised to take Guy's Tonic, and after two bottles, experienced marvellous relief. The third bottle cured me entirely, as I have since lost all pain. I cannot speak too highly of Guy's Tonic, seeing that for the past seven or eight weeks I have suffered dreadfully.

"I shall take good care to have a bottle of Guy's Tonic always in the house, and shall recommend it to all I know who suffer from Indigestion."

Remember there is only one

Guy's Tonic.

Of Chemists Everywhere at 1/1½ and 2/9.

JOHN BULL'S LETTER BAG.

[JOHN BULL replies to some of his numerous correspondents.]

LOW MOOR (Bradford) is pestered with circulars from J. B. Mackenzie, of 23, Rood Lane, London. We have already warned our readers against this tricky swindler. On the 2nd instant he urged his dupes to buy Canadian Pacifics, in view of "important news" about to be published. Upon the publication of the "important news" the stock dropped over £1—and Mackenzie's clients lost their money, instead of trebling it, as promised.

E. G. (Kennington Oval).—The "jewel five words long" was, of course, in general reference to Tennyson's own line in "The Princess"—

" . . . Jewels five words long,
That on the stretch'd forefinger of all time,
Sparkle forever."

The story is that somebody remarked to Tennyson on the singular beauty of some lines of his in "In Memoriam" (we think—

"And from his ashes might be made,
The violet of his native land"),

and that the poet answered, "Ah! that cost me seven cigars." For the moment, however, we cannot put our finger on the actual reference as we seem to remember it in the "Life."

THE REV. A. J. WALDRON, Vicar of Brixton, says he is not the secretary of the Church Evidence Society; he is simply one of its lecturers. And the money he wants is for the Brixton Parish Institute. He asks us to let him have £1,000 "this week." We will see what we can do.

G. PRITCHARD, of Holloway, tells us a sad story about his son, now "confined during His Majesty's pleasure" as of unsound mind, for threatening to shoot a tram manager if he interfered with him, as he had previously done, when watching for cases of cruelty to the tram horses. If what Mr. Pritchard says is correct, there would appear to be a case for inquiry. We will look further into it.

L. W. W. (Lincoln).—Thanks for interesting cuttings. The idea of a "John Bull League" is under consideration. Specimen copies sent.

A BULLITE (Bradford) says JOHN BULL is what he has been "waiting for all his life," and he asks us to send him 100 specimen copies, which we have had much pleasure in doing.

J. W. M. (Bethnal Green) has a grievance, and apparently a very just grievance, against the War Office in regard to a patent. We hope shortly to deal with the whole subject of patent law.

G. B. S. (Bekenham) pecks at our poem, "A Modern Love-Gift," which tells of a golden curl taken from a girl's auburn hair. He thinks this would be rather conspicuous. Perhaps that was why it was cut off.

W. T. M. A. (Lewes) endorses our remarks about lawyers, and says he could not do without our paper. He shan't.

Mrs. F. W. (Sheffield) answered an advertisement of "home work." She received a reply from the Imperial Art Supply Company (17, Ranelagh Avenue, Fulham) offering a box of paints for 7s. 6d., and promising to pay her if she tints photographs in a suitable way. She wants to know if the people are genuine. If they really wanted to have photographs tinted, they would probably allow her to provide her own paints.

OMEGA also sends us a circular from this firm, under the guise of offering home work in the way of post-card colouring, are simply trying to sell their paints. Their scheme is as heartless as it is artless.

G. G. (Wimbledon) complains of the same firm.

H. S. (Battersea Rise) is annoyed because the *Daily News* did not review a book written by him, though he spent 27s. in advertising it. He points out that the *Daily Mail* noticed it "for no more than the price of the book," and asks, "Can it be that there is a minimum limit to the purchasing price of a notice in the *Daily News*?" But why want to buy the *Daily News*? Send the book to us, and we will review it for nothing.

T. H. I. (Clapham) also reproaches us about the Bensons, asking whether Mr. Harris has read A. C. Benson's "Life of Tennyson," "Hill of Trouble," "Thread of Gold," etc. The answer, we have no doubt, is in the negative.

H. B. (St. Anne's-on-Sea) also tells us about the Bensons, and politely refrains from crowing over us. We are always glad to stand corrected, and congratulate ourselves on possessing so many clever readers.

H. B. (Fleet) thinks Mr. Harris should have a biscuit for his "lamentable ignorance" about the Bensons. Why "lamentable"?

W. M. (Islington), who is an old railway servant, gives

us his views on the cause of the recent Grantham railway disaster. He leans to the idea that the driver either went mad or had a fit, and he commends the American system of having three men on every express. He asks our opinion. We have no doubt at all about it. Either the driver was taken suddenly ill or went mad, and before the fireman realised the position the accident had occurred.

THE FISH writes us anonymously about a certain gentleman. We cannot deal in such letters—they look "fishy."

F. W. W. (Stoke Newington) is employed in a City drapery warehouse, and places us on the counter for the benefit of buyers, matchers, etc. Good boy!

W. J. Y. (Old Windsor) received a circular from the British Watch Company (St. John's Square, E.C.) saying he will be "pleased and surprised" to hear he may have a "GOLD-finished" watch if he sends 4s. 11d. for a GOLD-finished chain. He was urged to avail himself of "this good luck" within twelve days, but he asked the company to supply him also with a suit of clothes gratis in order to show their chain with advantage. This they have not yet done.

G. G. (Grantham) received the same circular, but was not attracted. He reads his JOHN BULL.

E. S. (Willesden) asks us to warn our readers against the Rodgers Furnishing Company, which he says "is the Paddington Furnishing Company, 216, Harrow Road, W., who have caught many people with their false advertisements, and also carry on a supposed debt-recovery agency at 75, Warrington Crescent, Maida Vale." If E. S. will send details of the transactions complained of, we will see what can be done.

In No. 14 we asked "Who is Mr. A. Thomas and who are Cooke's Mercantile Offices?" A. C. T. (Pentonville Road) replies: "The former is a dealer in all kinds of articles, clothing, watches, instruments, etc., on the credit system. Cooke's are the people who try to recover Thomas's bad debts, or else buy them outright." A. C. T. encloses some of Thomas's advertisements, and a letter from Cooke's, threatening to communicate with the police if a balance due to Thomas be not paid. A. C. T. does not say why he repudiates his contract, but we suppose he has some good reason.

H. W. N. (Halifax) also sends dunning letters sent by Cooke's to a servant, aged 17; also a delightful (lithographed) document from Thomas, who remarks "I believe that most people, who do get into arrears with their accounts, frequently do so from want of thought in securing the necessary postal order." He therefore offers to send a collector, though the purchaser undertook to remit instalments by post." How very kind of Thomas! Since our two correspondents wrote, we notice a Receiving Order in Bankruptcy has been made again this man "Thomas" (whose real surname is Yandell)—which explains the extravagant devices utilised to collect money.

J. B. A. P. (Worthing) calls Mr. Harris's confusion of the brothers Benson "asinine." At the same time he mistakes our distinguished contributor for Mr. Walter Harris, another well-known writer. *Quis custodiet ipsos custodes?* Thanks however, for reminding us that Eton masters are not called dons. It is so long since we were at Eton.

Mr. W. M. Thompson, the brilliant editor of *Reynolds' Newspaper*, writes with reference to the *Gentlemen's Journal* (mentioned here September 22nd). Some months ago he was shown some notepaper with his name on it as legal adviser to the journal in question, and at once wrote to protest. To his astonishment he saw a similar letter a few days ago. Then he threatened to "take certain steps," and has now received a letter from Mr. W. B. Hearnden promising to remove his name. All Mr. Thompson knows about the journal is that, when it was started some fifteen years ago, he wrote a couple of legal articles for it. He has never seen any one connected with the journal or had any communication with anybody interested in that enterprise.

L. C. (Wolverhampton) sends us a letter he received from the same Mr. W. B. Hearnden, of the *Gentlemen's Journal*, offering a permanent post on the journal "to a suitable gentleman" after a year's training. L. C. was invited to run up to town and see Hr. Hearnden, but wisely declined.

S. H. (Belfast) answered an advertisement of home work. He received circulars from the Chemical Products Company (3, Tudor Street, E.C.). One circular says "the work does not require the buying of any article whatever." Another circular requires a deposit of 3s., or two London references, but states that "preference in the admission of applicants will naturally be reserved to persons who by making the deposit avoid loss of time" in applying to references. The work consisted in addressing wrappers and sending out a leaflet advertising some tablets, said to be "necessary and indispensable to all those who suffer," and



THIS SOLDIER SPEAKS TO-DAY.

He says:—

"I have marched long distances (recently sixteen miles in four hours) on nothing save one pint of Dr. Tibbles' Vi-Cocoa, without any apparent fatigue. Not on'y that, but it has been the principal means of making me a teetotaller."

We say:—

"This is in strict accord with scientific fact and daily experience."

Has made happy many a home which otherwise to-day would have been wretched, and the ultimate effects of which it is impossible to foresee. For breakfast, dinner, supper, indeed at any hour of the twenty-four—Dr. Tibbles' Vi-Cocoa will be found light and refreshing; it leads the way among all beverages, and nothing can equal it.

Everybody knows about Vi-Cocoa, but if you do not use it you are losing something. Surely the evidence we have put before you is sufficient to persuade you to buy a packet from your grocer to-day, when you will reap the benefit of better health, greater energy, and more endurance. Buy a packet to-day.



"REVEILLE" PILLS

(Popular English pronunciation—RE-VALLEY.)

THE FAMILY DOCTOR.

A POSITIVE CURE for

CONSTIPATION,
INDIGESTION,
BILIOUSNESS,
HEADACHE,

ALL NERVOUS AFFECTIONS.

SICKNESS,
ANAEMIA,
SLEEPLESSNESS,
DYSPEPSIA,

THE MOST RELIABLE PILL IN THE WORLD.

"REVEILLE" PILLS are sold by most chemists at 1/1½ and 2/9 per box. If you have any difficulty in obtaining "Reveille" Pills, send P.O. to the Proprietors, and a box will be sent by return, post paid.

FREE SAMPLE.

Name

Address.....

J.B.—rd, stamp to be enclosed for postage.



THE ALEXANDER MANUFACTURING Co., Ltd., 11, Queen Victoria Street, LONDON, E.C.

RACING NOTES AND IDEAS.

By W. LOTINGA.
 ("Larry Lynx" of "The People.")

They Give It All In.

At every meeting—especially Lingfield—there is just a little owners' "corner" on the stand in the members' enclosure, and yet, despite this collection of acumen and knowledge, the bookmakers on the rails right against the stand are neither frightened to bet, nor losers over the transactions.

Too Much Sprinting.

There are only about thirty races of two miles and over each season, including the various Cups and chief long-distance handicaps.

Fatal Gatwick.

More horses get beaten in the last 100 yards at Gatwick, both on the flat and at jumping, than at any other meeting. Notice it.

A Hint to Us.

The French official bulletin, which tallies with our "Calendar," always fixes the order of running when issuing the conditions of all races.

Our Jockeys go Abroad.

Little J. Nolan, the jockey who was apprenticed to W. Nightingall, and rode Ambition in the City last year, went to New Zealand under a retainer. Getting too heavy for flat racing, the boy started riding jumping, and on his second mount won the big hurdle handicap on a maiden 8-year-old, beating the record time in New Zealand.

Mintagon's Jockey.

Trigg was a fine little horseman long before he ever became apprenticed or went into a racing stable. He gained his experience at the West Country fairs, such as Upton, Banbury, etc., frequently riding barebacked in jumping competitions, for which the prizes were only 3 or 5 guineas.

The Cesarewitch

A satisfactory end, as far as backers are concerned, to a very unsavoury event, for Mintagon, fastened on to by the public as the horse doing the best work of the whole field, was almost the only animal free from suspicion, so that at the finish no one left him out. The result we already see in the long faces of our friends the enemy, the vast number of little S.P. firms who have not paid out (many of them never intended to, whatever won) and in the cramped rates against certain few horses for the Cambridgeshire. The defeat of their county cricket team has been avenged by this very thorough all-round Yorkshire success. Mintagon would have won with 7lb more up. He is not in the Manchester Handicap, but has gone up a stone in the Newbury Cup. Supposing that he had not been shown up in the Ebor, what sort of weight would Mintagon have been given?—and yet that very fact might have caused his undoing, for no 6-stone boy could have properly ridden and balanced such a big, heavy horse. The Martagons are not supposed to stay, and plenty of good judges of bloodstock dislike these flashy horses, especially with a lot of white about them. I'Anson has done what Darling failed to do—quite an unusual thing for the North to outvie the South. That his trainer had no doubt as to his stamina is evidenced by his final instructions to Trigg to keep right up with them until turning into the straight, and then to ride him how he "jolly well liked." There never was a risk of the horse's being beaten in running, but he had a very bad (off-hind) cracked heel, a risk which his backers knew nothing of. No race is more difficult to train a horse for or yet easier to win than the Cesarewitch, and in it we invariably see all the titled aristocrats routed, and com-

moners representing various trades or professions successful.

The main lesson of the race is the stereotyped one of old to support only absolutely sound horses, and those that had the proper, steady, regular preparation. No matter how they back others, the necessary severe work invariably finds them out, or in the race itself they only get as far as the Bushes.

Fortune's Contrasts.

Contrasts in luck are very emphatically shown by the results of the two recent big handicaps. Mintagon, the Cesarewitch winner, was bought for £500, after such a good judge as Mr. J. R. Keene had paid five times the price for him, and then sacrificed him, at the loss of a £1,000, to another shrewd man in Darling the trainer.

Little Cockeram, who lost his allowance in the same week, had long since been engaged for the horse, had been to Malton to ride him in several of the gallops, and then, through a slight misunderstanding the day before the race, was "jocked" off in favour of Trigg. The latter should have ridden Winwick, but for his Doncaster mishap, which he naturally cursed at the time. Yet through it he was released by Lord Ellesmere, and thus fell in for one of the easiest winning rides that could fall to anyone in a big race, although it seems to be getting quite the fashion for important handicaps to be won by running away.

Mr. J. Hill, Mintagon's owner, had no particular aspirations to win the Cesarewitch. In contrast, Sir John Miller was most anxious to, and thus bought what he considered a ready-made winner in St. Wulfram, certainly the best-handicapped horse in the race. St. Wulfram had been no good to Lord Carnarvon, was picked up out of a selling race by Mr. H. Lindemere, won him a dozen races, and then was sold at six times the original cost just in time to break down as the property of another. The late Sir Jas. Miller was once fortunate enough to buy a Derby winner, Sainfoin, within six weeks of his success, but his brother, Sir John, has repeatedly attempted to emulate that feat and fortune with the most cruel ill-fate.

The brothers George and David Faber, wealthy men and grand sportsmen, also have the notion of paying huge prices for the cracks of their various years and classes, but they have truly set up an unimpeachable record of failure. Mr. George Faber, for instance, has bought Candelaria, Pietermaritzburg, Duke of Westminster, and endless other horses, down to Malua of the present moment, with the idea of picking up sound, fit, ready-made horses whose turf careers were at the time of purchase most promising. All have been utter failures. He and his brother have, within three years, made four attempts to win the National by buying animals among the front rank of favourites for the race then pending. Glenrocky, Hercules II., Communist, and last March Ranunculus all in turn went the same way—wrong.

But what is still fresher in racegoers' minds is the utter failure of Polymelus in the black and pink cap. He cost £4,500, was raced and betted upon repeatedly for just twelve months, and never won anything. In disgust he was sold—true, at very much the same figure—and within ten days had won one of our biggest handicaps and then another £1,500 stake. In fact, instantaneously he seemed to have become a different animal. All the luck went his way, and at the moment of writing he is justifiably a warm favourite for next week's Cambridgeshire. It is palpable, too, that if he escapes the prevailing epidemic, whatever beats him will win. Thus the luck of these winning rides has fallen to the always fortunate D. Maher, while Lynham, who had been engaged already last August to ride him in the Cambridgeshire, has to stand down and see others score through no fault of his own, but mere accident of purchase or chance. In racing, particularly, is it continuously proved that it is better to be born lucky than rich.

Prophetic.

It is really unreasonable to have to write finally full ten days in advance for the Cambridgeshire, with its present fluctuating market, but whatever wins will have to beat POLYMELUS. The danger comes from CARNEGIE—if the money endorses his chance—and KAFFIR CHIEF. On Friday, at Sandown, CHESTNUT competes and will win.

"Perhaps the largest Turf accountant business in the world is presided over by Mr. Daniel M. Gant, whose premises are situated in the very heart of the West End of London, namely, at 25, Conduit Street, W. His business has, of course, been established for many years, and he himself is a well-known member of Tattersall's Subscription Rooms, which is a testimonial that requires no further remarks. Mr. Gant was the originator of the no-limit system—that is to say, he was the first Turf accountant to pay his clients the full odds betted against a horse. It is true that several others have followed suit, but it can be safely said that no rules ever devised by mortal man can show such fairness and liberality in every way to clients as those issued from 25, Conduit Street." "Illustrated Sporting and Dramatic News," May 30th, 1906.—Write for terms, the most advantageous extant.

A. E. ASTON & CO.,
24, CHELTENHAM MOUNT, HARROGATE.
Telegraphic Address: "AJAX, HARROGATE."

Telephones:
Post Office. No. 1. National, 22 and 62.

C H A R L E S L E V Y,
28, REGENT ST., S.W.
Telegraphic Address: "FOREJUDGE, LONDON."
Telephones:
3615 GERRARD, 4190 CENTRAL.

J O H N R O B E R T S O N & C O.,
TURF ACCOUNTANTS,
FLUSHING, HOLLAND.

Postage 2½d. Postcards, 1d.

The "Winning Post," July 7th, says:—
"A Straightforward Firm of Accountants."

WRITE FOR RULES.

C O U L S O N & C O.,
19, QUEEN'S ROAD, BRIGHTON
Weekly credit accounts opened on approved references only.
Telegraphic Address:
"GENEROUS, BRIGHTON."

A H E A T H O R N,
51, WARWICK STREET, REGENT STREET, W.
Telegraphic Address:
Fretting, London.]

T R A C E A N D P E R C Y,
15 JERMYN ST., LONDON, S.W.,
Every description of business undertaken. Advantageous terms post free on Application.

LARRY LYNX, in the "People," April 1, 1906, attributes our success to straightforwardness and accuracy.

TOPPING & SPINDLER,

Flushing, Holland.

The OLDEST ESTABLISHED & MOST EXTENSIVE FIRM of
TURF COMMISSION AGENTS in the WORLD.
The Cambridgeshire, Derby Gold Cup, Liverpool Cup and Manchester
November Handicap.

Double and Treble Events, S.P., and Accumulatives
at S.P.,

NO COMMISSION on Small Investments at S.P.
The Continental Sportsman, containing latest market movements
on above, also Year Book and Ready Reckoner, sent free on
receipt of Foreign Post Card containing name and address.

ALL LETTERS TO BE ADDRESSED—
TOPPING & SPINDLER, FLUSHING, HOLLAND.
Postage 2½d. Post Cards 2.

Established over fifty years.

R O B E R T M A S T E R S, C R O O K
& CO.,
FLUSHING, HOLLAND.

"The Turf Record"

contains latest market movements on the Cambridgeshire,
&c.,

Double and treble events.

Write for Terms.

Telegraphic Address: "IRISHMAN, LONDON."
Telephone: No. 5072 GERRARD.

E C. IRISH, OXFORD CLUB,
7, ARGYLL STREET, W.

W. G. M O R T I M E R,
51, LEXINGTON STREET,
REGENT STREET, W.
Best Terms. Particulars Free.
Established 1876.

G. F. S M I T H,
Telegraphic Address:
"TIMIDITY, LONDON."]

W. H. S A U N D E R S:
Telegraphic Address is
"PLASTERING, LONDON."

T H O M A S H E N R Y D E Y,
TURF COMMISSION AGENT,
MIDDELBURG, HOLLAND.

Offers the most advantageous terms of any reliable book-maker in the world, AND PAYS. Every description of Turf investment undertaken. No commission charged.

A copy of the most up-to-date and comprehensive Continental Turf Price List published will be sent, together with full particulars, gratis and post free to any sportsman on receipt of application to Thomas Henry Dey, Middelburg, Holland.

SMART EFFECTS



IN NECKWEAR
CAN ONLY BE OBTAINED BY USING
FEATHERBONE
COLLAR SUPPORTS.
(PATENTED.)
THE NEWEST IDEA.
A DOZEN SUPPORTS ON A CARD.

CAN NOT HURT
THE NECK

SILK COVERED 5½d. CARD.
Being made continuous with neat joints there is
nothing to cause inconvenience to wearer.
NO METAL TO DISCOLOUR NECK OR MATERIAL.
Made in Black and White Assorted 2 & 2½ inches.



If unobtainable from your Draper, send P.O. to us, stating colour required, and we will see you are supplied.

WEEKS & CO. (Dept.) 5, WELLS ST., LONDON, W.



When ordering your

HOVIS BREAD

don't ask for Brown bread, or you may have something sold to you which is not so good or nutritious, but ask for

Hovis

TRADE MARK.

and see the name stamped on the side.

Hovis contains 3 times the nourishment of ordinary White or Brown bread: it does not contain any chemicals, only the germ of the wheat and the finest of the flour.

Dr. A. T. SCHOFIELD (M.D.) has stated in "Open Air Treatment": "Not only is Hovis greatly superior to ordinary bread as a food, but it is to most palates infinitely more agreeable as well."

Dr. GORDON STABLES (M.D., C.M.) has stated in "Fresh Air Treatment of Consumption": "The bread I use is Hovis. I am enthusiastic on it."

Further particulars can be obtained from the

HOVIS BREAD FLOUR CO., Ltd., MACCLESFIELD.

ENSLAVES THE PALATE.

Fry's

PURE CONCENTRATED

Loco

**300 GOLD MEDALS
AND DIPLOMAS.**

*Have none but FRY'S,
The Name implies,
STRENGTH, PURITY, and FLAVOUR*